



PROGRAM HIGHLIGHTS

CONVENTIONAL

FNMA/ FHLMC

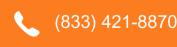
- LTV to 97%
- · HomeReady and HomePossible available
- Property Inspection Waiver per DU
- · W2 Only Programs available
- 1 year tax returns per DU or LP feedback
- · Max DTI per DU and LP
- Blended ratios with non-occupant co-borrower
- Manufactured homes included in eligible property types, FNMA Only
- · Transferred appraisal OK
- FNMA RefiNow Available

JUMBO

Large Loan Amounts

- · Purchase, Refi and Cash-Out
- 30 year fixed term, Non-Standard Terms Available
- Up to \$3,500,000 Loan Amt (Purchase & Refinance)
- No PMI
- · AUS Approval Required

Non-Standard Terms excluded on: Closed-End Seconds, HELOCs, DPA, CalHFA, and Non-QM 40-year term.



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