



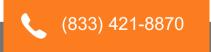
PROGRAM HIGHLIGHTS -

- 100% LTV ≤ \$1 Million Down to 600 FICO, Owner Occupied
- 90% LTV Down to 580 FICO, Owner Occupied
- Loan Amt > \$1 Million, 100% LTV, FICO Down to 640
- DTI as approved by AUS to a max of 60%
- · Manual underwriting allowed
- No FICO Allowed, Manual Underwrite Only Max DTI 45%
- · ARMs Option Available

Up to 100% Cash Out with our VA Loan Program

Expand your cash out options with our flexible refinance program.

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