

2017
New Programs

PIGGYBACK LOANS
HELOC

**EXTENDED
JUMBO**

FHA

The most competitive rates & pricing in the industry.

PIGGYBACK HELOC

- 89.99% Financing Solutions
- Purchase and Refinances
- Primary Residences (1-2 Units)
- Avoid Jumbo guidelines
- Avoid lengthy MI terms
- 100% gift funds ok
- FICO's as low as 700
- Using the higher wage earners mid score

EXTENDED JUMBO

- 90% LTV to \$1 MM (Purchase Only)
- Max LTV up to 90% with no MI
- Min 5% down from borrower's own funds
- Gift funds for down, closing costs, and reserves
- Business funds for down payment and closing costs
- 100% reserves can come from retirement accounts
- One appraisal to \$1.5 million

FHA PROGRAM

- The best FHA rates and pricing in the industry
- Fixed & ARMs
- FICO's as low as 620
- DTI ratios are per AUS

PROMOTION

- 30 days lock for 15 days lock pricing
- \$1070 Lender Fee Waive

