

Our Programs

PIGGYBACK LOANS  
**HELOC**

EXTENDED  
**JUMBO**

**FHA**

**The most competitive rates & pricing in the industry.  
Guarantee closing in 17 days or less!**

### **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
- FICOs 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**

- Competitive FHA rates and pricings in the industry
- Fixed & ARMs
- FICOs as low as 620
- DTI ratios are per AUS

