



LOOKING TO GET MORE OPTIONS FOR MORE SAVINGS?



NMSI HAS THE SOLUTION FOR YOU WITH SECOND MORTGAGES!!

- Close rate/term refi on 1st Mortgage with lesser price adjustments while opening a new HELOC line. No need to draw the new line at closing.
- Take cash out via our standalone HELOCs instead of new refi altogether
- Save money by the great HELOC rates offered by NMSI rather than being subject to higher MI premiums, impounds, etc.
- Take advantage of much greater pricing as conforming loan amounts on 1st lien by splitting the deal to an 80/10/10 or 75/15/10
- Qualify using the Agency guidelines rather than harsh jumbo requirements and close quicker.

Here are some of how :

Do's

80% or 75% High Balance NO MI + 10% or 15% HELOC

80% or 75% Conforming NO MI + 10% or 15% HELOC

80% or 75% Conforming NO MI + 10% or 15% HELOC

Don'ts

Jumbo Loans with Harsh Guidelines

90% High Balance Loans with MI

90% Conforming loans with MI

