

CONVENTIONAL LOAN PROGRAMS

with Speed and Service,
Moving You Forward

Conventional

FNMA / FHLMC

- LTV to 97%, Purchase
- 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
- DACA Borrowers are eligible for Prime loans
- Closed End Seconds
- CalHFA My Home Only/Cal Plus with 2% Zip

Prime Jumbo

Large Loan Amounts

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

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