



# Planet Home Lending

CORRESPONDENT DIVISION



## PRODUCT HIGHLIGHTS

### ▶ FANNIE MAE

- MH Advantage (manufactured housing)
- HomeReady®
- HomeStyle®
- High LTV refinance option
- Texas Cash Out
- 105% CLTV with Community Second

### ▶ FREDDIE MAC

- HomeOne
- Home Possible

### ▶ FHA

- Streamline
- 203k Standard and Limited
- 203h 100% financing available for disaster victims
- High Balance
- HUD REO purchase with Good Neighbor Next Door and \$100 down
- No overlays down to a 500 credit score
- Sponsorship available

### ▶ LOCK & SHOP

- No upfront fees
- One-time float down option, up to 120 days
- Lock TBD w/ZIP code

### ▶ 2/1 FHA/VA BUYDOWN

- Reduce buyer payments without reducing sales price
- Maintain full price for future comparable sales

### ▶ VA

- IRRRL to a maximum LTV of 125%
- VA Alterations
- High Balance
- DTI per AUS
- Temporary buydowns
- Sponsorship available

### ▶ USDA

- Purchase & Non-Streamline, Streamline, and Streamline Assist
- No down payment or reserves required

### ▶ MANUFACTURED HOMES

- FHA, VA, and Conventional financing options
- Purchase, rate/term, and cash-out refinances available
- Must be 1-unit multiwide dwelling
- Financing available on new and existing homes

## MAKE THE CONNECTION:

800-203-5719

[www.PHLCorrespondent.com](http://www.PHLCorrespondent.com)



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