

RENOVATION PRODUCTS

- Fannie Mae HomeStyle® and HomeReady® HomeStyle®
- Freddie Mac CHOICERenovation®, HomePossible® CHOICERenovation® ChoiceReno eXPressSM
- FHA 203(k) – Standard and Limited
- VA Alterations and Repairs

LOCK OPTIONS

- Best Effort Commitment
- Mandatory Commitment including AOT
- Lock & Shop
 - Lock TBD with ZIP Code
 - No upfront fees
 - One-time float down option available only when selecting 120-day lock
 - Lock terms available: 75, 90, or 120 days
- Long Term Rate Lock Commitment
 - Up to 180, 270, or 360 days
 - 1% upfront fee at lock, refunded at purchase
 - One-time float down option

FHA

- Conforming and High Balance
- Manual Underwrites
- HUD REO
 - \$100 Down
 - Good Neighbor Next Door
- Manufactured Homes
- FHA 203(h) - Presidentially-declared disaster area

FANNIE MAE

- RefiNow
- HomeReady®
- HomeStyle® Energy
- MH Advantage®
- Texas Cash-Out
- Conventional LPMI Available
- Manufactured Homes

FREDDIE MAC

- Refi PossibleSM
- HomeOne®
- Home Possible®
- GreenCHOICE Mortgages®
- Texas Cash-Out
- Conventional LPMI Available
- Manufactured Homes

USDA

- Purchase, Non-Streamline Refi
- Streamlined Refi
- Streamlined Assist Refi
- Manufactured Homes

VA

- Conforming and High Balance to \$1.5M
- Interest Rate Reduction Refinance Loan
- Manufactured Homes
- Manual Underwrites



MAKE THE CONNECTION

800-203-5719

PHLCorrespondent.com

TEMPORARY BUYDOWNS for FHA, VA, USDA, and CONVENTIONAL

- Temporarily reduce buyer payment without reducing sales price
- 2/1 and 1/0 terms