

RENOVATION PRODUCTS

- FNMA HomeStyle[®], HomeReady[®] HomeStyle[®]
- FHLMC CHOICERenovation[®], ChoiceReno eXpressSM, HomePossible[®] CHOICERenovation[®]
- 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
- Long Term Rate Lock Commitment
 - Up to 180, 270, or 360 days
 - 1% upfront fee at lock, refunded at purchase
- Temporary Buydowns
 - FHA, VA, USDA, Conventional
 - 2/1 and 1/0 terms

FHA

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

**ASK US ABOUT OUR STAND-ALONE
HOME EQUITY LOAN 2ND LIEN PROGRAM!**



MAKE THE CONNECTION

800-203-5719

FANNIE MAE

- RefiNow
- HomeReady[®]
- MH Advantage[®]
- Texas Cash-Out
- Conventional LPMI Available
- Manufactured Homes
- eNote Purchasing

FREDDIE MAC

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

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

CO-ISSUE

- FNMA – SMP
- FHLMC – Freddie CIX
- GNMA – PIIT