



Cross Collateralization Loan Program

> Alternative down payment solutions

We recognize that financing the purchase of a property based on the sale of another can be a challenge. We offer a cross-collateralization financing option to achieve higher LTVs. It allows borrowers to use their equity in second homes, departing residences and investment properties for the down payment.

Program highlights

Lending details

- Primary residences, second homes, investment, or commercial property types accepted
- Purchase and refinance transactions
- Available for Wholesale Portfolio and Correspondant Delivery

100% financing when the following conditions are met

- Purchase transactions
- Combined LTV is at least 15% below the published guidelines
- 12 months reserves
- Qualify with bank statements

Benefits

How we're different

- Underwriting flexibility
- Fast and efficient loan execution
- Non-conforming lending platform
- Wholesale and correspondent delivery platforms
- Commercial and income property lending
- Loan amounts up to \$30,000,000
- Higher DTI ratios considered
- Interest only options available
- Privacy mortgage for the utmost confidentiality
- Vesting in trust, sub S corporations, LLCs and partnerships allowed

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HOME MORTGAGE, LLC