



CURIOUS WHAT ALL

MOVEMENT

CAN OFFER?

CONVENTIONAL

Fannie Mae

- Fixed-rate options: 10, 15, 20, 30
- ARM options: 5/6, 7/6 and 10/6
- Primary, secondary and investment properties
- High balance
- HomeReady
- Manufactured homes
- Student loan cash-out refinance
- Temporary 2/1 Buydown
- RefiNow
- Conventional Co-op (NY & NJ only)

Freddie Mac

- Fixed-rate options: 10, 15, 20, 30
- Primary, secondary and investment properties
- Super Conforming
- Home Possible
- HomeOne
- Special Purpose Cash Out
- ARM Options : 5/6, 7/6, 10/6

USDA

- Fixed-rate
- 100% financing
- Streamline assist refinances
(credit and non-credit qualifying)

FHA

- Fixed-rate options: 15,30
- ARM options: 5/1
- Manufactured homes (existing construction)
- High balance
- Temporary 2/1 Buydown
- Streamline refinances

VA

- Fixed-rate options: 15, 30
- ARM options: 5/1
- Manufactured homes (existing construction)
- 100% financing on purchase transactions
- Interest Rate Reduction Refinance Loan
- Cash-out transactions
- High balance loan amount
- Temporary 2/1 Buydown

RENOVATION

- Fannie Mae Homestyle
- FHA 203k Limited and Full
- Escrow Holdback

BONDS/DPA/MCC

Multiple Bond, DPA and MCC programs through local, state, county and city-governed agencies.

PRIME JUMBO

A robust selection that appeals to multiple borrower circumstances due to our extensive investor list.

Features include:

- LTV up to 96.5%
- Fixed-rate options: 15 and 30 year
- ARM options: 5/6, 7/6, 10/6
- Primary, secondary and investment properties
- Loan amounts up to \$5.0 million
- Delegated and non-delegated options offered
- Cash-out transactions

BROKER-OUT

Broker-out programs allow for niche programs that are not supported in-house:

- Bridge and Cross Collateralization
- HELOCs
- ITIN and DACA
- Land and lot loans
- Commercial
- Low FICO government
- One-time close government
- Construction-to-Perm

(C2P)

- Vesting in Entities
- FHA down payment assistance

LOCK OPTIONS

- Range from 15-90 days
- Long-term locks from 120- to 360-day (upfront fee required) - New Construction Only

MORTGAGE INSURANCE

Providers:

- ARCH MI
- Essent Guaranty, Inc.
- Genworth Financial
- MGIC
- National MI
- Radian

MI PRODUCTS:

- Lender paid mortgage insurance (LPMI)
- Borrower paid mortgage insurance
- Zero Up Front Monthly
- Single premium
- Split premium
- Financed mortgage insurance

EXPANDED ACCESS

- Non-QM program offering expanded loan features
- LTV up to 90%
- Fixed-rate options: 30 and 40
- Interest Only
- Loan amounts up to \$3.0 million
- Primary, secondary and investment properties
- Asset Depletion, 12 Month Bank Statement, 1 year documentation Options



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