

Become a Correspondent TODAY !!!!!

You make the Funding Decision

Non Conforming Products at Conforming Prices



SAMPLE REFINANCE TRANSACTION

95% **CASH OUT**
600 FICO
875K
ONE LOAN
OWNER OCCUPIED
NO MI

3/1 ARM - 3.00%*
5/1 ARM - 3.25%*
30 YR Fixed - 3.625%*
Up to 106 Pricing

48 Hour UW time

- Foreign National Program up to 90% LTV - NO FICO
- Stated Programs up to 100% LTV (**CASH OUT**)
- 100% FIRST TIME HOME BUYER PROGRAM - 600 FICO

Some Benefits**

- NO RECOURSE LIABILITY ON ALL NON CONFORMING PRODUCTS
- Earn additional Loan Administration Fees from borrowers up to \$2,400 per loan
- Non Disclosure of YSP **Without** YSP Compliance Disclosures for back end points
- Ability to Conduct **TPO business** - Correspondent Channel (ODF) outside Dodd-Frank

*Pricing quoted above is at PAR pricing. **Programs offered and illustrated above are on a correspondent basis through a required credit facility/warehouse line to fund transactions. Program changes may take place at any time.

All programs listed are subject to change without prior notice, for the use of Financial, Real Estate and Mortgage Professionals Only Not for Distribution or for Consumer Use

