



Real Estate Loan Programs

No Points!! No PMI !! On Any of Our Loans

PROGRAM	30 year - 5yr fixed - 5 / 25	HELOC
Rate	3.95% (80% LTV up to \$550K) 4.20% (90% LTV up to \$400K) 4.43% (80% LTV over \$550K up to \$800K)	4.49% (Min Rate) Prime +0.50% Min. FICO 650 – Com. Prop – Prime + 1.50%
Adjustment	5yr fixed, Every 6 months thereafter	When Index Changes *Not More Than Monthly
Max. Loan	75% LTV/ REFI 90% LTV / \$400K 80% LTV / \$800K	\$200,000
Max. Increase per adjustment	1.00%	1.00%
Index	11th Dist.	Prime Rate
Margin	2.75%	+0.50 % (min. rate 4.49%)
Cap	5.00%	18%
Term	30 yrs.	20 yrs (10yr draw - 10yr repay)
Maximum LTV*	75% refinance 80% purchase up to \$800K 90% purchase up to \$400K	70% 60% LTV Commercial Prop.

*LTV = Loan to Value - Max Loan Amt

Note: Limited Commercial Property Loans Up to \$675K Now Available (Rate 1.00% higher than single family)

HELOC: Min FICO score is 650. (copy of 1st TD required) - Income/Commercial properties are Prime + 1.50% (Min rate 5.49%)

REQUIRED DOCUMENTS

- 1) **Completed Loan Application**
- 2) **Last Tax Return**
- 3) **Recent Pay-Stub/ Self-Employed YTD Financial Statement**
- 3) **Purchases - Escrow Instructions.**
- 4) **Refinance (1st or 2nd TD) - Current lender information.**

Eff. 9/1/2011

Note: Property Financed Must Be Owner Occupied 1-4 units - ask about condominium terms.

**** Rates quoted are based on a credit risk score of "700" or higher, terms will vary depending on credit history.**

Further Information: Contact **Marzena Wisniewski** R. E. Loan Officer (800) 404-5137.
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