



Need a Jumbo Loan Alternative?

This product offers up to \$3 million in funds with no Mortgage Insurance!

This product offers a variety of fixed and variable rates and terms to best fit your unique situation. Features include:

- Purchase loans and rate/term refinances to \$2 million with a 740 FICO score, 95% Loan-to-Value and 9 months' reserves, no Mortgage Insurance.
- Purchase loans and rate/term refinances to \$3 million with a 700 FICO score and 9 months' reserves, no Mortgage Insurance.
- Interest-Only ARM loans up to \$3 million with a 75% - 90% Loan-to-Value ratio.
- Debt-to-Income ratios to 45%.
- For Cash-out transactions, maximum cash back amount is \$500,000.
- Delayed financing for cash buyers.
- Asset utilization qualifying allowed.
- 100% gift funds permitted from family members.
- 1-4 unit properties, 1-unit Co-operative units, PUDs, warrantable and non-warrantable condos allowed.

Contact me today to learn more about our Jumbo Alternative products.