

No Down Payment to \$1 Million on new Stated Income or Full Doc 3, 5, 7 or 10-year ARMs!

- **Interest-Only or Principal & Interest for initial period of 30-year term**
 - **Available with or without Prepayment Penalty**
 - **Max Loan Amounts Full Doc and Stated \$1.5 Million**
- **Minimum Full Doc Credit Scores: 640 to \$1 Million, 660 > \$1 Million**
- **Minimum Stated Purchase, Rate & Term Refinance Credit Scores:
660 to \$1 Million; 680 > \$1 Million or Cash Out Refinance**
 - **Second Home to 85% LTV/CLTV Full Doc; 70% Stated**
 - **Investment Property to 80% LTV/CLTV Full Doc**
- **First Time Homebuyers eligible to 90% LTV/CLTV with 680 credit scores**

Put my 15 + years of Experience to work for your Buyers! As a Direct Lender & a Broker, I have access to all of the Hottest Programs available!

www.MIKEMUNZING.com
Direct Lender & Broker
Cell Phone#: 949-689-LOAN (5626)
Email: Mike@MikeMunzing.com

