

Adjustable Flexibility. Now That's Interesting.

**These programs offer previously
unavailable flexibility, with the great
low pricing and payment option
of an Interest-Only Adjustable.**

- **Unrestricted minimum Loan Amounts on the 5-Year ARM with Principal and Interest payments and no Prepayment Penalty.**
- **Interest-Only payments on jumbo loan amounts from \$322,750 to \$1.5 Million**
- **Special 10% Gift Downpayment on Full Doc; 20% Gift on Stated**
- **Full Doc Minimum Credit Scores:
Primary Residence 620 to \$650K; 660 over \$650K or > 90% CLTV; 680 if using 10% Gift
Investment Property 640 to \$650K; 680 over \$650K or > 90% CLTV
Second Home 640 to 80% CLTV; 680 > 80%**
- **Piggyback Investment Property with just 5% Down on Full Doc or 10% Down on Stated**
- **Full Doc Properties: Single family attached/detached, condo, PUD, co-op, and 2-4 unit**
- **First-time homebuyers eligible**

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