HARP and HARP2 (Upside Down Loans)

CONVENTIONAL: DU REFI ENHANCED*

PRIMARY RESIDENCE

RATE/TERM REFINANCE

PROPERTY TYPE	LTV	CLTV / HCLTV	FICO	UNDERWRITING OPTIONS
1-4 Unit	Unlimited	Unlimited	680	DU

SECOND HOME

RATE/TERM REFINANCE

PROPERTY TYPE	LTV	CLTV / HCLTV	FICO	UNDERWRITING OPTIONS
1 Unit	Unlimited	Unlimited	680	DU

INVESTMENT PROPERTY

RATE/TERM REFINANCE

PROPERTY TYPE	LTV	CLTV / HCLTV	FICO	UNDERWRITING OPTIONS
1-4 Unit	Unlimited	Unlimited	680	DU

*Loans currently owned by Fannie Mae

- Loans owned by Fannie Mae and originated before June 1st 2009
- Appraisal Waiver : Acceptable if automated underwriting approves
- Debt To Income : Acceptable if automated underwriting approves
- Upside Down: Unlimited upside down acceptable

TAKE A MINUTE TO FILL OUT THIS SHORT APPLICATION NOW!

*No social security number required

SCHEDULE A LOAN OFFICER PHONE CALL TODAY!