

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!