

# 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!**