

# HARP and HARP2 (Upside Down Loans)

<b>CONVENTIONAL : DU REFI ENHANCED*</b>				
<b>PRIMARY RESIDENCE</b>				
<b>RATE/TERM REFINANCE</b>				
<b>PROPERTY TYPE</b>	<b>LTV</b>	<b>CLTV / HCLTV</b>	<b>FICO</b>	<b>UNDERWRITING OPTIONS</b>
1-4 Unit	Unlimited	Unlimited	680	DU
<b>SECOND HOME</b>				
<b>RATE/TERM REFINANCE</b>				
<b>PROPERTY TYPE</b>	<b>LTV</b>	<b>CLTV / HCLTV</b>	<b>FICO</b>	<b>UNDERWRITING OPTIONS</b>
1 Unit	Unlimited	Unlimited	680	DU
<b>INVESTMENT PROPERTY</b>				
<b>RATE/TERM REFINANCE</b>				
<b>PROPERTY TYPE</b>	<b>LTV</b>	<b>CLTV / HCLTV</b>	<b>FICO</b>	<b>UNDERWRITING OPTIONS</b>
1-4 Unit	Unlimited	Unlimited	680	DU
<b>*Loans currently owned by Fannie Mae</b>				

- 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!**