

# Unlimited LTV Refinance Product

**We will cash out 1 day after close of escrow**

Useful when an owner wants a quick close of escrow due to auction or seller requirements or simply to be more competitive in their offer

- Minimum credit score 620
- 30 year fixed
- Minimum LTV required, no maximum LTV
- DU/LPA approval required
- Requirements of loan to be refinanced:
  - Note date must be on or after October 1, 2017
  - Must be seasoned 15 months at time of new note
  - Must be owned by FNMA or FHLMC
  - No delinquencies >30 days in previous 12 months, no delinquencies in previous 6 months
- Borrower must receive one of the following benefits:
  - Lower P&I payment
  - Lower interest rate
  - Reduce term
  - Move to more stable product
- Mortgage insurance is only required if current loan is covered, MI must be transferred

*This is not a commitment to lend. Prices and guidelines are subject to change without notice. Some products may not be available in all states. Subject to review of credit and/or collateral; not all applicants will qualify for financing. It is important to make an informed decision when selecting and using a loan product; make sure to compare loan types when making a financing decision.*

**TAKE A MINUTE TO FILL OUT THIS  
SHORT APPLICATION NOW!**

\*No social security number required

**SCHEDULE A LOAN OFFICER  
PHONE CALL TODAY!**