

We are committed to helping our heroes achieve their dream of homeownership.

Our VA:

- \$2M max VA Jumbo loan amounts over the county limits
- VA Cash out Refi to 100% with 640 FICO, 90% with a 620
- FICO scores from 560
- Loan amounts up to \$2M
- Previously modified mortgages are permitted
- Fixed 10, 15, 20, 25, 30 and 5/1 ARMs
- No mortgage insurance
- No down payment required*

Our VA IRRRL:

- · Great High Balance pricing
- · Rate Float Downs
- 15, 20, 25 year terms available
- Investment IRRRLs
- · No income verification required
- Unlimited LTV/CLTV**
- FICO scores from 620
- No appraisals required for Investment IRRRLs with a 660 FICO or greater
- 3 mo. seasoning if recoup is 36 mo.
- 6 mo. seasoning if recoup is 60 mo.

We are proud to offer 100% financing and cash-out up to 100% LTV as a way to give back to all our veterans and their

families.

They served our country with honor, let's honor their service together.

*With a minimum of 600 credit score

**Refinance of NPF originated VA loan or FICO >700

^Recoup calculated without escrows

CONTACT ME TODAY!