



SUMMARY OF PROGRAMS
Alt-A & Subprime Super Jumbo Lender
The Lender in High Risk Loans

100% Option Arm – Full Doc 95% SIVA	0% Option Arm – no payment for 3 months	95% Non-Owner Occupied	6 Months Seasoning for New Value Programs
100% Stated Programs Available	Non-Prime Option Arm – Bank Statement as FULL Doc	95% Option ARMS SIVA 90% Option ARMS SISA	No Limit on properties owned Investment Programs
100% Stated up to 1.5Million	Option Arm 2 Yrs out of BK	No Limit on Cash Out programs	No Credit Score Option Programs
SUPER JUMBO Loans to 100%	Loan Amounts Up to 8 Million (NEW)	Exceptions Considered	Foreign National

Silver Program Series Highlights (Alt-A)

SILVER SERIES EXPANDED Products	SILVER SERIES CHOICE Products
• 40 and 50 Year Loan Programs	• 0% Rate Option ARM no payment for 90 days
• 95% Non-Owner SISA with 620 Fico	• Non-Prime Option ARM with Bank Statements as Full Doc 2yr out of BK OK Ficos as low as 620 w/ up to 3x30 in last 24 mo, and 1x30 in last 12 mo
• Recently Listed Properties OK (case by case)	• Recently Listed Properties OK (case by case)
• Unlimited Cash Out Programs	• Unlimited number of Properties Owned to 80% All Doc Types
• 1-4 Unit Properties as Owner & Non-Owner Occupied	• 6 Months Seasoning for New Value
• Alternative Doc – 1 Year Employment Verification	• Payment Shock to 400% (Case by Case)
• Current Appraised Value below 12 months Seasoning with BPO supporting current value	• Unlimited Cash Out Programs
• DTI to 60% on exception	• Option ARM Loan Amounts to 2 ML

Gold Program Series Highlight (Alt-A)

GOLD SERIES EXPANDED Products	GOLD SERIES CHOICE Products (coming soon)
• 1-4 Unit Properties as Owner & Non-Owner Occupied	• 100% One Loan to 1 ML Full & SIVA doc types
• 100% Loan Programs Available on Full & SIVA Doc Types	• Mega Jumbo Loans to 3.5 ML Full & SIVA
• Full, Stated, No Ratio, Nina, and No Doc available	• Jumbo 2nd HM & Non-Owner to 90% Hybrids
• Hybrid ARM – Fixed for 5 yr – Minimum Payment Options available	• 40 Year Terms Available
• Loan amounts to \$4,000,000 at 95% CLTV	• 6 Months Seasoning for New Value
• 1x30 Mortgage Late OK on Option ARMs & Hybrid	• Fico Scores from 620

Platinum Program Series Highlight (Alt-B & Non-Prime)

Platinum SERIES Blended Products (coming soon)	Platinum SERIES CORE Products (coming soon)
• Blended Credit Scores	• 1 DAY OUT OF BK programs
• Any 30, 60 Mortgage lates considered	• LTVs to 95% Full & SIVA Doc Types
• No Asset Verification Programs	• FICO Scores as low as 520
• FICO Scores as low as 520 85-90% LTV	• Row Homes & Rural Property Types (restrictions may apply)
• TRUE No Doc Loans to 95%	• 12 mo & 6 mo Bank Statement Programs

FREEDOM SERIES TRADITIONAL & EXPANDED SERIES Highlights

Freedom SERIES EXPANDED Products	Freedom SERIES Traditional Products (coming soon)
• Option ARMs to 3 ML	• 100% CLTV Option ARMs and HYBRID ARMs
• Non-Owner & 4 Unit Properties to 90%	• Loan Amounts to 8 ML
• No Payment Shock Programs	• High Asset Programs – SIVA priced as Full Doc
• Seller Contribution Programs to 9%	• Home Equity Piggy 2nds to 500k
• Rural Property Types	• Progressive Payment Reduction Loans – 1st YR 2% reduction in rate, 2nd YR 1% reduction in rate!

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