



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

100% Option Arm – Full Doc 95% SIVA	95% Hybrid ARMS	95% Non-Owner Occupied	NO Seasoning for New Value Programs
100% Stated Programs Available	90% CLTV HYBRID ARMS NIVA & NINA	95% Option ARMS SIVA 90% Option ARMS SISA	No Limit on properties owned Investment Programs
100% Stated up to 1.5 Million	HYBRID ARMS to \$2,000,000	No Limit on Cash Out programs	No Credit Score Option Programs
JUMBO Loans to 100%	Loan Amounts Up to 8 Million (NEW)	Exceptions Considered	Foreign National Programs

Silver Program Series Highlights (NICHE Alt-A)

SILVER SERIES EXPANDED Products	SILVER SERIES CHOICE Products <i>(coming soon)</i>
• 1-4 Unit Properties as Owner & Non-Owner	• Stand Alone 2nds up to 500K
• 95% Non-Owner SISA with 620 Fico	• 100% Loans for 1 st Time Homebuyers
• DTI to 60% on exception	• Construction to Perm Loans to \$3,000,000
• Unlimited Cash Out Programs	• 100% One Loan from 640 Fico

Gold Program Series Highlights (Alt-A)

GOLD SERIES PREMIER Products	GOLD SERIES SELECT Products
• 100% One Loan to 1 ML Full & SIVA doc types	• 90% One Loan No ML NIVA, NINA, & SISA
• Mega Jumbo Loans to 3.5 ML Full & SIVA	• SUPER JUMBO loans 95% to \$2,450,000 620 Fico (Full Doc) Combo
• 1 Year Employment Verification Available	• SUPER JUMBO loans 90% to \$2,350,000 620 Fico (SIVA) Combo
• 40 Year Terms Available	• SUPER JUMBO loans 90% to \$2,450,000 680 Fico (NINA) Combo
• No Seasoning for New Value – 6 mo for Jumbos	• 2 nd Liens to \$450,000 (combos only)
GOLD SERIES PRIME Products	GOLD SERIES ULTIMATE Products <i>(coming soon)</i>
• Passport of Savings Program	• Combo Loans with 1 st Lien to 2 ML & 2 nd Liens up to 1 ML
3-2-1 Note Rate Reduction	• 1 st Lien HELOCs
YR 1 = 3% Below Note Rate Payment	• 1-4 Unit Properties as Owner Occupied
YR 2 = 2% Below Note Rate Payment	• Interest Only Loans – Resaves on ITI programs
YR 3 = 1% Below Note Rate Payment	• Trust & Inherited Income allowed (some doc types)
YR 4 = Full Note Rate Payment	• One Year out of BK programs

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

Platinum SERIES Blended Products <i>(coming soon)</i>	Platinum SERIES SELECT Products
• 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 – 500 on exception
• 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 Highlights (Option ARMs)

Freedom SERIES SELECT Products	Freedom SERIES PRIME Products <i>(coming soon)</i>
• 1 mo MTA to \$3,000,000 SIVA, No Ratio, & SISA	• 100% LTV Option ARMs and HYBRID ARMS
• 1 mo MTA to 95%	• Loan Amounts to 8 ML on Full, SIVA Doc Types
• 5 Yr Hybrid to 90% No Doc	• Subordination of existing 2 nd Allowed
• Up to 45% DTI	• No Seasoning for New Value
• Combo Loans to 95%	• Recently Listed Properties OK with 1 YR min PP

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R. 04.11.2007