



## SUMMARY OF PROGRAMS

**Alt-A & Subprime Super Jumbo Lender**  
**The Lender in High Risk Loans**

<b>100%</b> Option Arm – Full Doc	<b>Option ARMs</b> to 6 ML	<b>95%</b> Non-Owner Occupied	<b>NO Seasoning</b> for New Value Programs
<b>100%</b> Stated Programs(Fast Doc)	<b>90% CLTV</b> HYBRID ARMS NIVA & NINA	<b>95%</b> Option ARMS <b>SIVA</b>	<b>No Limit</b> on properties owned Investment Programs
<b>Note:</b> <i>New A Paper ESSENTIAL Coming Soon</i>	<b>Exceptions</b> Considered	<b>No Limit</b> on Cash Out programs	<b>No Credit Score</b> & Alt Trade lines

### Silver Program Series Highlights (NICHE Alt-A)

<b>SILVER SERIES EXPANDED Products</b>	<b>SILVER SERIES CHOICE Products</b> <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 <sup>st</sup> Time Homebuyers
• DTI to 60% on exception	• Construction to Perm Loans to \$3,000,000

### Gold Program Series Highlights (Alt-A)

<b>GOLD SERIES PREMIER Products</b>	<b>GOLD SERIES SELECT Products</b>
• <b>No Doc Loans: N/O/O to 80%, O/O to 2 MI</b>	• <b>90% One Loan No MI NIVA, NINA, &amp; SISA</b>
• Mega Jumbo Loans to 3.5 ML Full & SIVA	• SUPER JUMBO loans 95% to \$2,450,000 660 Fico (Full Doc) Combo
• 1 Year Employment Verification Available	• SUPER JUMBO loans 90% to \$2,350,000 660 Fico (SIVA) Combo
• No Seasoning for New Value – 6 mo for Jumbos on Rate & Term Refinance	• 2 <sup>nd</sup> Liens to \$450,000 (combos only)
<b>GOLD SERIES PRIME Products</b>	<b>GOLD SERIES ULTIMATE Products</b>
• <b>Passport of Savings Program</b>	• Combo Loans with 1 <sup>st</sup> Lien to 2 ML & 2 <sup>nd</sup> Liens up to 1 ML
➤ 3-2-1 Note Rate Reduction	• 1 <sup>st</sup> 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)

<b>Platinum SERIES CHOICE Products</b> <i>(coming soon)</i>	<b>Platinum SERIES CORE Products</b>
• Any 30, 60 Mortgage lates considered	• Loan Amounts to 1.250 ML
• No Asset Verification Programs	• FICO Scores as low as 520
• FICO Scores as low as 520 85-90% LTV	• 12 Mo <i>Personal or Business</i> Bank Statement Programs to 100% LTV

### FREEDOM SERIES Highlights (Option ARMs)

<b>Freedom SERIES SELECT Products</b>	<b>Freedom SERIES ULTIMATE Products</b> <i>(coming soon)</i>
• 1 mo MTA to \$3,000,000 SIVA, No Ratio, & SISA	• 30 Year <b>Fixed Option ARMs</b>
• 1 mo MTA to 95%	• Loan Amounts to 6 ML on Full, SIVA Doc Types
• 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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