



Jumbo Mortgage Program

JUMBO LOAN BENEFITS

If you are in the market for a high-end or luxury home, you already know that the criteria for a jumbo mortgage are often much higher than that of a traditional conforming loan. As the market for jumbo mortgages shrinks, our team will be here to help you navigate the qualification process.

SUPER JUMBO \$1M - \$4M

- 80.01 to 89.99% to \$1.5M-NO MI 720 FICO
- 85% LTVto \$2M 740 fico DTI 40 reserves
12 months
- 80% LTVto \$3M 740 fico DTI 40 reserves
18 months
- 70% LTVto \$4M 740 fico DTI 38 reserves
24 months
- **Texas Cash outs up to \$2.5M max cash in hand \$750k**
- Check guidelines for details

JUMBO LOANS \$647,200 - \$999,999

- 80.01 to 89.99 LTV- NO MI
- LTV > 80%= 43% Max DTI, LTV < 80%
Max DTI 45%
- Documentation is per DU
Approve/Ineligible
- Guidelines FNMA Guide
- Max Cash Out on Primary \$750K
- Appraisals can be transferred from
Broker AMC
- One Appraisal Required

CONTACT INFO