



# Wholesale Mortgage Program

## WHOLESALE HIGHLIGHTS

Our 1st Lien jumbo and 2nd Lien mortgage solutions are the perfect option to help your client find the home of their dreams.

### SECOND LIENS

- 95% CLTV to \$150K
- Appraisal Waiver OK up to \$250K
- DU or LP Findings OK

### HOME EQUITY LOANS

*(Fixed Rate 1st or 2nd Min Score 660)*

- 2nd Lien to \$500K
- 1st Lien to \$750K
- Max Cash Back is \$500K

### JUMBO PROFESSIONAL/DOCTOR LOAN

*(95% No MI)*

- 95% to \$1 Million-Fico 700, DTI 43%, Reserves 3 months
- 95% to \$1.25 Million- Fico 720, DTI 43%, Reserves 4 months
- Borrower must be a resident or practicing Physician, Attorney, CPA, Oral Surgeon, Dentist, Pharmacist, Optometrist, Nurse Anesthetist, Physician Assistant, Ophthalmologist, Nurse Practitioner, or Veterinarian

### ASSET UTILIZATION PROGRAM

*(No Hit to Rate)*

- Can use in addition to verified income
- Eligible Assets divided over 120 months to determine monthly income
- Purchase and Rate/Term refi's only

### JUMBO CASH OUT

*(Max Cash Back is \$750K)*

- Loan amounts to \$2.5 million
- DU Approve/Ineligible findings to \$1.5 M
- Delayed financing OK to \$1.5 Million

### JUMBO PURCH/REFI

*(up to 89.99 LTV- No MI)*

- Purch/RT Refi up to \$4 Million
- 89.99 LTV up to \$1.5 Million

## CONTACT INFO