



# Wholesale Mortgage Program

## Tailored Solutions for Texas Borrowers



Fast  
Response  
Times



Simplified  
Process



Stellar  
Operations  
Team

**Empower your clients to reach their financial goals with tailored solutions. Whether they're stepping into homeownership or leveraging the equity in their current home, our products are designed to meet their needs. By partnering with us, you'll deliver the results they're looking for while driving growth for your business. Together, we'll create opportunities for success.**



### Second Liens

- Loan amount starting at \$75,000
- Borrow up to \$750,000
- For FICO scores 680-699, max loan amount of \$250,000
- Minimum 600 square foot property
- Credit Scores as low as 680
- Second Homes Allowed
- 2 Units Allowed
- Condos Allowed
- 95% CLTV to \$200K



### Home Equity Loans

- 2nd lien position
- No application fee
- Title search only
- Min \$75K to Max \$500K
- Credit Scores as low as 660
- Condos Allowed (No condotels)
- No appraisal fee if less than \$400K
- No AVM fee
- Borrower can only have one Texas home equity/A6 at a time



### Jumbo \$1M - \$2M

- Max DTI 43%
- 5/6 and 7/6 ARMs
- Primary & Second Homes (TX Only)
- Doc relief eligible per DU findings for loan amounts up to \$1.5M
- Appraisal ordered by Amplify (transfers not allowed)



### Professional Program

- 5/6 ARM first lien paired with 30/15 second lien
- Identical rates for first and second liens
- Available for conforming and jumbo loan amounts
- Primary home purchase or refinance. State of TX only.
- Eligible borrowers include licensed or resident professionals across healthcare, legal, financial, and veterinary fields. See program guidelines for details.



### Wholesale Team

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All loans subject to credit and property approval. EQUAL HOUSING OPPORTUNITY