

# FHA LOANS AVAILABLE

*Maximum 96.5% LTV!*

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**Milpitas Branch**

800.941.8333

**Sacramento Valley CA Branch**

916.781.3322

**Southern CA Branch**

877.708.6827

- 15- and 30-year fixed
- 3/1 ARM
- Cash-out refinance to 85% LTV\*
- Minimum 620 credit score
- 3.5% minimum down-payment (family gifts allowed!)
- 6% seller's contribution allowed
- All borrowers' income and debt used to qualify (including non-occupants)
- FHA Streamline Refinance available
- No prepayment penalties
- Reasonable and customary lender fees allowed
- Broker credit for closing costs and/or prepaids okay

You must be an approved HUD Correspondent to participate.

\* FHA cash-out refinance not available in Texas

See page 4 of the Rate Sheet

**WELCOME!**

Contact your Account Executive or local branch for complete information!