

AVAILABLE LOAN PROGRAMS

PROGRAMS	MAX LTV
<i>Bank Statements</i>	90% LTV
<i>1 Year Tax Return</i>	90% LTV
<i>WVOE - Written Verification of Employment</i>	80% LTV
<i>1099</i>	90% LTV
<i>P&L - Profit & Loss Statement</i>	80% LTV
<i>DSCR - Debt Service Coverage Ratio</i>	80% LTV
<i>Asset Utilization</i>	80% LTV
<i>Conventional</i>	97% LTV
<i>Jumbo</i>	89.99% LTV
<i>FHA</i>	96.5% LTV
<i>VA</i>	100% LTV
<i>Subordinate Financing</i>	90% CLTV

UNDERWRITING FEES

<i>Agency/Gov't</i>	\$1295
<i>FHA/VA Streamline</i>	\$395
<i>Non-QM/Jumbo</i>	\$1575

OTHER FEES

<i>Second TDs</i>	\$595-895
<i>Redraw</i>	\$150
<i>Field Review</i>	\$250-350

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