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# ATTRACTIVE QM LOAN PROGRAMS

## QM Community Loan

Additional Credit\*

**\$4,500** to Broker

Max. LTV

**95%**

- For Eligible Properties
- Agency Conforming & High Balance Loan
- All FICO&LTV/Property Type Adjustments Waived
- **NO** Refi/Cash Out Adjustments
- **NO** Income Restrictions
- **NO** Homeowner Education Needed
- Primary Residence

\* Incentive price 2% of loan amount or Max. \$4,500, whichever is less.

## Elite Jumbo

Max. LTV

**90%**

Max. Loan Amount

**\$4M**

Min. FICO

**700**

- More Deposit, Lower Rate: 5/6 ARM As Low As **5.625%**
- Deposit 20%-50% of the Loan Amount
- Deposits are for a 12 Months CD\* (must be held in designated account)
- LTV Changes Based on Different Loan Amount

\* Interest varies by the opening date.

PLEASE CALL  
FOR DETAILS