



## Loans for Borrowers with Less than Perfect Credit

### *Reasonable rates despite a few dings*

In need of an affordable mortgage that doesn't resemble the interest rate on your credit card? If you have a troubled credit history, some lenders may penalize you with a complicated loan, extraordinary approval conditions, and a higher interest rate.

We know that not all worthy borrowers have perfect credit! Using flexible guidelines and a common sense approach, we can save you from high interest rates and get you a great deal without the usual hassles.

### *Better rates and easier approvals*

- **Save money with a lower rate.** Buy more house, enjoy a lower payment, refinance your current home, or refinance with cash back to you for debt consolidation.
- **Choose your loan.** Fixed-rates, adjustable-rates, even low documentation options available.
- **100% Financing.** 100% financing available on Cash out Refinance NIV ARM loans.
- **Fast Approvals.** Receive automated approval within minutes in most cases.
- **Flexible underwriting.** Salaried and even self-employed borrowers can qualify with one monthly bank statement and no verification of income.
- **Available on first mortgage loans up to \$1,000,000 for Single Family Detached homes.**
- **Available for second homes, investment properties, condos and manufactured homes.**
- **Beat higher rates for loan amounts over \$359,650.** Avoid Jumbo loan rates by taking out two loans, a fixed-rate 1st and an adjustable-rate 2nd. The application process of the second is completed at the same time as the first, and the rate you pay on each is significantly lower than what you would pay on a Jumbo loan!
- **Family gifts and community or employer grants accepted** with some programs.

Simplify your mortgage and get a lower rate while you polish your credit. Contact me today.

This information was correct as of the time this document was prepared. However, loan programs are subject to cancellation or change without notice. Restrictions apply. Some products may not be available in all states. Some programs require excellent credit and the requirements for such loans may be tougher. Examples of factors that may disqualify an applicant for such programs are: late payments, unpaid balances on accounts too high (e.g., credit cards at maximum), credit history too short, too many accounts (with balances). If you apply for a low documentation program, lender will order your credit report (and that of any co-applicants) to confirm excellent credit history and timely account payment, particularly for the past 24 months.

