



# WINPRIME LENDING OUR PRODUCTS

## *Grow your Business with Us*



### CONVENTIONAL

- Cash-Out, Purchase and Rate/Term available for Investment, Second Homes and Primary Residences
- Manufactured Home Loans
- High balance, HomeReady®, HomeOne®, Home Possible™, and RefiNow
- Fixed rate & ARM (standard & high balance)
- Minimum FICO score of 620
- 3-2-1 Temporary Interest Rate Buydowns Available

### FHA

- Fixed rate & ARM (standard & high balance)
- FICO down to 580 with AUS Approval
- Manual Underwriting available, 620 FICO
- 3-2-1 Temporary Interest Rate Buydowns Available

### JUMBO (Non-Aus)

- Purchases up to \$2.5 million
- Cash-out up to \$350,000 on Primary Residences
- Investment, Second Homes, and Primary Residences
- Minimum loan amount is \$1 above conforming loan limit
- Incidental cash back on Rate & Term up to \$5,000
- RSU income is acceptable with restrictions
- Fixed rate only, 30-and 15-year terms

### JUMBO AUS

- Maximum LTV is 89.99%
- Maximum loan amount is \$3 million
- Cash-Out, Purchase and Rate/Term
- Investment, Second Homes and Primary Residences
- Mortgage insurance not required on LTV's > 80%

### DSCR LOAN

- Perfect for Investors
- No Income Docs
- No Employment Docs
- Qualification based on Cash Flow from subject property
- Min FICO 660

### STATED INCOME

- No Income Docs
- No 4506
- No WVOE
- Loan Amount up to \$2.5 Million
- Fast and Easy



# 213-382-7770

