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# E X P A N D YOUR OPTIONS

Pacific Union has a wide array of loan options to give you tools for all kinds of scenarios. Take advantage of it all from manual underwriting to non-delegated options, conventional to specialty niche products, all with minimum overlays.

Maximize your possibilities.

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corporate  
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mortgage  
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*We have been so pleased that Pacific Union offers flexibility with delegated and non-delegated for both government and conventional loans. It shows such a common sense approach to understand that there are times when we can underwrite files but there are also times when we need the end servicer to underwrite and even insure a loan. Other investors aren't willing to take the time to figure out how to be so flexible."*

*We are grateful that Pacific Union Financial took the time and resources to be a better partner for us.*

*Thanks!*

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## BUSINESS BENEFITS

Our mission is to serve mortgage bankers like you. We are free from pressures outside the industry that might otherwise affect big banks. We understand your business because it's our business, too.

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*Pacific Union has earned our business as a preferred investor. Pacific Union's client support staff provides strong product knowledge and underwriting support. They clearly are focused on providing exemplary customer service throughout the loan delivery process.*

*Our correspondent rep is among the best in the industry."*

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## YOUR TEAM OF 23

Your submission is never added to pile – its destination is known from the beginning. As a Pacific Union partner, you have a core operations team of 23 people who will process your loans. Get to know your sales coordinator – he or she is your single point of contact for your loans. Tough scenarios?

Your sales coordinator will bring your underwriter or risk director to the discussion to find the best solutions for closing.

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# OUR PRODUCTS



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Pacific Union Financial  
We work hard to make mortgage easy.<sup>SM</sup>

OUR



## VA LOAN

- Minimum credit score: 560 (with the exception of VA IRRRL transactions)
- IRRRL: Up to 130% LTV with or without an appraisal
- Cash-out up to 100% LTV
- Manual Underwrites
- Fixed Rate and ARM
- Escrow Holdback allowed
- Foreclosure/Short Sale/Bankruptcy  
<2 years allowed with AUS Approval
- Manufactured Homes are eligible



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## BUSINESS BENEFITS





## ABOUT PACIFIC UNION FINANCIAL



In 2004 we started out with a mission to serve the underserved markets in government lending. Since it's inception, Pacific Union has built a business serving lenders, brokers and borrowers based on relationships of trust, integrity and respect. We are not a pass-through – we retain servicing on our loans and take care of our borrowers. We don't solicit borrowers for other products – we protect your lending relationships with your customers.

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*Having been in this business for more than 20 years, I have seldom done business with a company that delivers what was promised when initially solicited for business. Pacific Union is one of the few that does. Their service in every department has been excellent and our account representative is one of the best I have encountered.*

*I would recommend doing business with Pacific Union to any company seeking a Correspondent partner.”*

**MORE INFORMATION**

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## CONTACT ME

Please submit your contact information and a Pacific Union Financial account executive will contact you as soon as possible.

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