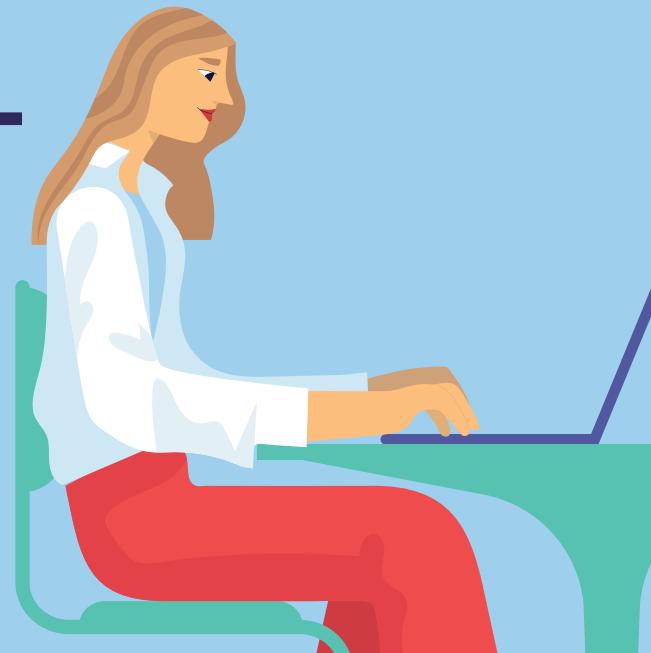


CONVENTIONAL LOAN

**Low cost loan for borrowers
with good credit**

DOWN PAYMENT — FROM 3%



PROGRAM HIGHLIGHTS:

- The loan limit is \$766,550
- DTI as determined by AUS
- Wide range of down-payment options
- Fixed or adjustable rates for primary, second homes, investment properties
- No mortgage insurance with at least 20% down payment
- Temporary rate buydowns available

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