

COMMUNITY MORTGAGE PROGRAM



A FLEXIBLE LOAN FOR YOUR UNIQUE SITUATION!

Are you encountering difficulties qualifying for a loan? If your income history fluctuates or you're unable to provide extensive earnings documentation, traditional loan qualification can become daunting. That's where the Community Mortgage* comes in – a tailored loan program designed to provide flexibility and help you qualify for the financing you need, even with limited income documentation.

GUIDELINES

- Employment not stated on the application
- Income not stated on the application
- Income documentation not required
- Primary residence only
- Asset seasoning 30 days
- Loan amounts up to \$2 million
- LTV up to 75% purchase/rate-and-term
- Cash-out can be used as reserves
- Reserves as low as 6 months
- FICO beginning at 680

*The Community Mortgage loan program is not available in DC, MD, ME, NC, NV, PA, WA, or WV. CO: All loan transactions require fully executed CO LO Reasonable Inquiry Attestation and HUD Counseling Certification from the Colorado Housing Assistance Corporation. IL: Allowed provided payment is based on fully indexed rate. TX 50(a)(6) not permitted.

Contact me to learn more.

