



**\$2 Million  
5% Down**

**\$3 Million  
10% Down**

**Super Jumbo Loans, only 5% Down & No Mortgage Insurance (MI)**

**5/1 and 7/1 ARMs, Features include:**

- **Only 5% Down** for Purchase loans and Rate/Term Refinances to \$2 million with 740 FICO and 9 months' reserves, No MI.
- **Only 10% Down** for Purchase loans and Rate/Term Refinances to \$3 million with 700 FICO and 9 months' reserves, No MI.
- Interest-Only ARM loans up to \$3 million with only 10% Down and 740 FICO or 25% Down with 700 FICO.
- DTI Ratios to 45%.
- Cash-out refinancing to \$500,000 cash-in-hand or \$750,000 for debt consolidation of debts to be paid at closing.
- Delayed financing for cash buyers allowed.
- Allowed to qualify with Asset Depletion.
- 100% gift funds permitted from family members.
- 1-4 unit properties, 1-unit Co-operative units, PUDs, warrantable and non-warrantable condos allowed!

**Happy Fall & Happy Selling  
You Have Buyers ... I Have Solutions!  
Contact Me with Any Questions**



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