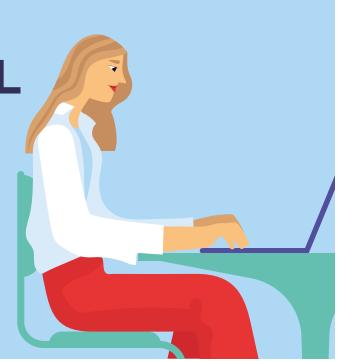






Low cost loan for borrowers with good credit

DOWN PAYMENT — FROM 3%



PROGRAM HIGHLIGHTS:

- The loan limit is \$806,500
- 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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