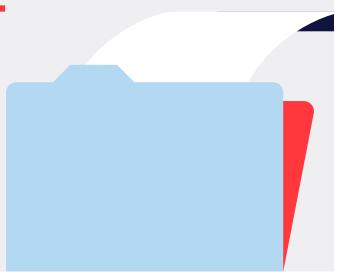




CONVENTIONAL STANDARD

Low cost loan for borrowers with good credit

DOWN PAYMENT FROM 3%



PROGRAM HIGHLIGHTS:

- · \$806,500 loan limit
- · DTI as determined by AUS
- Wide range of downpayment 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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