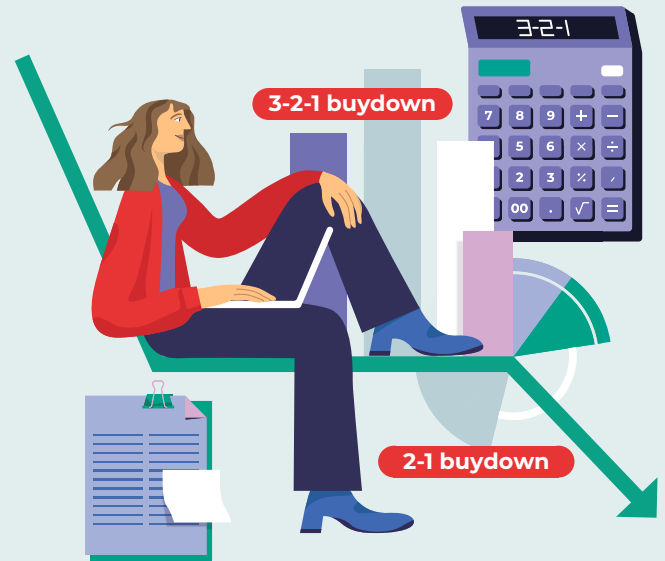


3-2-1 & 2-1 Temporary Rate Buydowns Now Available!

3-2-1 buydown: A buydown of 3% in the first year, 2% in the second year, 1% in the third year, then back to the original locked rate in the fourth year for the duration of the term.

2-1 buydown: A buydown of 2% in the first year and 1% in the second year, then back to the original locked rate in the third year for the duration of the term.



Available **Non-QM** Programs

- Super Prime
- Prime
- Full Doc Non-QM
- 12/24 Month Bank Statements
- P&L
- Asset Utilization
- WVOE
- 1099
- Permanent & Non-Permanent Residents

Available **Conventional** Programs

- Fannie Mae HomeReady®
- Freddie Mac Home Possible
- High Balance Conventional
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