

# Unique Products to Offer Value to Your Business

Program	5/5 ARM	3/5 ARM	HomeBuyers Choice	Military Choice	15/30-Yr. Fixed
<b>Term/Cap</b>	Adjustable Rate, 2% Caps, 5% Life Cap	Adjustable Rate, 2% Caps, 5% Life Cap	30-Yr. Fixed	30-Yr. Fixed	15/30-Yr. Fixed
<b>Product Types</b>	Conforming and Jumbo	Conforming and Jumbo	Conforming and Jumbo	Conforming and Jumbo	Conforming and Jumbo
<b>Loan Limits</b>	\$510,400 Conforming, \$2Mil Jumbo	\$510,400 Conforming, \$2Mil Jumbo	\$510,400 Conforming, \$1Mil Jumbo	\$510,400 Conforming, \$1Mil Jumbo	\$510,400 Conforming, \$2Mil Jumbo
<b>Min. Down Payment Primary/2nd Home</b>	\$0/10%	\$0/10%	\$0*/5%	\$0*/5%	5%/10%
<b>PMI</b>	None	None	None	None	None
<b>Occupancy</b>	Owner and 2nd Homes	Owner and 2nd Homes	Owner and 2nd Homes	Owner and 2nd Homes	Owner and 2nd Homes
<b>Property Types Not Allowed</b>	<ul style="list-style-type: none"> <li>• Manufactured/Mobile Homes</li> <li>• 2-Unit Property over \$653,550</li> <li>• Multi-unit 2nd Homes</li> </ul>	<ul style="list-style-type: none"> <li>• Manufactured/Mobile Homes</li> <li>• 2-Unit Property over \$653,550</li> <li>• Multi-unit 2nd Homes</li> </ul>	<ul style="list-style-type: none"> <li>• Manufactured/Mobile Homes</li> <li>• 2-Unit Property</li> <li>• Multi-unit 2nd Homes</li> </ul>	<ul style="list-style-type: none"> <li>• Manufactured/Mobile Homes</li> <li>• 2-Unit Property</li> <li>• Multi-unit 2nd Homes</li> </ul>	<ul style="list-style-type: none"> <li>• Investment Property</li> <li>• 2-Unit Property over \$653,550</li> <li>• Multi-unit 2nd Homes</li> </ul>
<b>Seller Concessions</b>	Up to 6%	Up to 6%	Up to 6%	Up to 6%	3% to 9% Depending on LTV
<b>Non-Occupant Co-Borrower</b>	Allowed	Allowed	Allowed	Not Allowed	Allowed
<b>Gift Funds</b>	No LTV Limitations	No LTV Limitations	No LTV Limitations	No LTV Limitations	No LTV Limitations (Primary Residence)