

REFINANCE PROGRAM FOR HOMEOWNERS WITH LOW OR NO EQUITY



HIGH LTV REFINANCE OPPORTUNITIES for borrowers with difficult equity positions

BORROWER BENEFITS

- Lower mortgage payments
- Lower interest rates
- Shorten loan term

- Switch from ARM to fixed
- PMI may be transferred or not required at all*

FEATURES AND TERMS

- Streamlined documentation
- Appraisals typically not required
- · All property types, including investment
- Borrower must have made 12 payments on loan being refinanced and it must not be a HARP loan
- *If PMI exists on current loan, it must be transferred to new loan. If no PMI exists, it may not be required.

Take the next step. Contact us today!

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