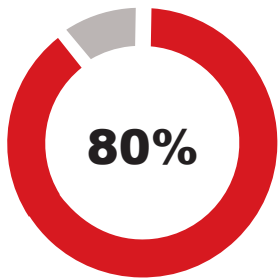


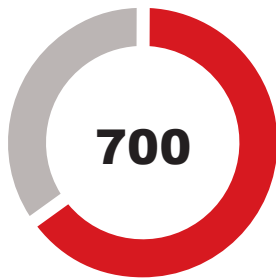
Delegated Underwriting!

PRIME JUMBO

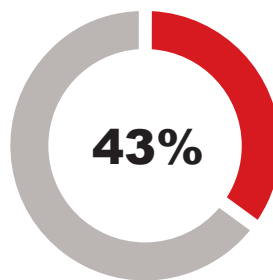
**You are in control,
Pricing got EVEN BETTER !**



MAX. LTV/CLTV



MIN. FICO



MAX. DTI



MAX. LOAN AMOUNT

We offer In-House underwriting for JUMBO PRIME LOAN with FULL Delegation.
NOT a pass through Investor.

We allow you to be in control from Underwriting to Funding and Close Jumbo Loans faster!

PROGRAM HIGHLIGHTS

Program code | JPW 30 | JPW 15 | JPW 10/6 | JPW 7/6 | JPW 5/6

- ❖ 30 & 15 YEAR FIXED, 5/6, 7/6 & 10/6 ARM
- ❖ Owner Occupied, 2nd Home & Investment
- ❖ SFR, PUD, Condo, 1-4 Units
- ❖ Owner Occupied:
 - 80% LTV with 700 FICO up to \$2M
 - Cash-Out: 80% LTV with 720 FICO up to \$1M
- ❖ Investment: 70% LTV with 720 FICO up to \$1MM
- ❖ Gift Funds allowed after 5% from own funds

* Refer to guideline for more details

* Refer to page 5 of rate sheet

AILSA is ON now

