

# NICHE PRODUCTS

*We've got options!*

## MORTGAGE VARIETY

- » Conventional and Government
- » FHA 203K Standard and Limited
- » FNMA HomeStyle Renovation
- » Jumbo loans up to \$3 million
  - 85% up to \$3M with No MI
  - 90% up to \$1.5M with No MI
  - 95% up to \$1,500,000 with MI
- » Full array of streamline refinance programs
- » 1031 Exchange for investment properties
- » Foreign National Buyers
- » Bank Statement Programs

## DOWN PAYMENT SOURCES

- » 0% Down Payment programs
- » Employer Assistance options
- » 100% Gift Funds Allowed
- » Community Grants
- » 2<sup>nd</sup> Mortgages

## PROPERTY TYPES

- » Attached & Detached Single Family Residences
- » Condos & PUDs
- » 2-4 Unit Properties
- » Manufactured Homes
- » Mixed Use Property
- » Approved Leaseholds

## CREDIT STANDARDS

|            |                    |
|------------|--------------------|
| FHA – 580  | Conventional – 620 |
| VA – 580   | Jumbo – 620        |
| USDA – 620 | Resident Aliens    |

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HOME LOANS  
**bay equity**



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