

Jumbo Loan Programs

A SERIES

Industry Leading Pricing for Highly Qualified Borrowers

- Min 20% Down Payment on Owner Occupied Purchase, Rate & Term Refinance to \$1M
- Min 25% Down Payment on Owner Occupied Purchase, Rate & Term Refinance to \$3M
- Fixed and Adjustable Rates Available
- First-time Homebuyers OK!
- Restricted Stock Income Allowed
- Omit Payment on Departing Residence

GEMSTONE SERIES

Highly Flexible Loan Program with Fast Automated Underwriting

- Min 20% Down - \$2M, 660 Credit Score
- Min 20% Down - \$3M, 740 Credit Score
- Self-Employed Requires 1-Year Tax Return with Automated Underwriting
- 45% Max Debt to Income with Automated Underwriting Findings
- No Minimum Tradelines Required
- Min 3 Months Reserves Required
- Gift Funds OK!

