



PERMANENT FOUNDATION (433A ENDORSEMENT)

Platinum

Built Jan. 1, 1970 or newer
 Fico score 700+
 Full doc only
 No Mtg. lates last 12 Mo.
 No 60 day Mtg lates
 Min 5% down
 Terms to 30 years
 Fully Amortized loans only

Preferred

Built Jan. 1,1970 or newer
 Fico scores 660 +
 Full doc only
 No Mtg. lates last 12 Mo.
 No 60 day Mtg. lates
 Min 10% down/full doc only
 Terms to 30 years
 Fully Amortized loans only

Standard

Built Jan 1, 1970 or newer
 Fico scores 640+
 Min 10-20% down (age)
 Terms to 30 years
 Fully Amortized loans only
 Stated (self employed) or
 some 2nd source of income
 that is not documented

Sub Prime +

Built Jan 1, 1970 or newer
 Fico scores 600 +
 Min down 20-40%
 Terms to 30 years
 Stated (self employed) or
 some 2nd source of income
 that is not documented

Sub Prime

Built Jan 1, 1970 or newer
 Fico scores no min
 Min down 35-50%
 Terms to 30 years (Variable)
 ALT Doc considered
 Pre Payment Penalties

Construction & Take Out

All of the above apply

NON-PERMANENT FOUNDATION

“Standard” & Sub Prime qualifications apply

We also have “Buy for” Loans , Second home loans, Corporation & Trust loans. Homes built prior to 1970 may be considered with shorter terms, Minimum: “Standard” qualifications.

Call Len ... 800-232-3908 ext. 104

Apply directly online 24 hrs a day at www.santiagofinancial.com

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