

ALTERNATE PROGRAM

No longer needed: See Regular Rate Sheet

- 1) We no longer price up for first time home buyers!**
- 2) We no longer charge a discount point on loans over \$100,000!!**
- 3) We no longer charge a discount point for scores below 700!!!**
- 4) We no longer charge a discount point for debt ratios over 45%!!!!**

WE HAVE MORE APPROVALS FOR YOU AT LOWER RATES AND FEES! ☺

Call Kelly Z. Kearns for details at 713-813-8985.