

CERTIFIED FUNDING, L.P.
Second Lien Specialists

17304 Preston Road, Suite 620
Dallas, Texas 75252
Phone: 800-858-7343 Fax: 800-688-0458

Kelly Z. Kearns, AE
713-813-8985 Message Ctr.

TEXAS HOME EQUITY TERM LOANS
CLOSED END FIXED RATES (2ND Liens Only)

80%

\$25,000 - \$100,000

15 Year

6.99

20 Year

7.50

\$25,000 Minimum Loan size. SFR Only. We will only follow a fixed rate 1st lien or an ARM product that is fixed for 5 years and fully amortized. Maximum debt ratio is 50%. Add .50% to rates above for scores 680 – 699. Add 1% to rates above for scores 660 – 679. No Title Policy on loans up to \$100,000. Bankruptcies must be discharged for 5 years or more and 0.50% will be added to the rate. (S/E Borrower must be S/E for a minimum of 5 years, with maximum debt ratio of 40%).

FEES:

- (1) If you are sending a home equity loan to Certified Funding as a referral, please have your borrower call our office to submit the 1003 directly. Certified Funding can take the application over the phone.**
- (2) Broker Fees NOT permitted at this time.**

Fax application and signed 12 day disclosure to 972-248-3355. Short form application and disclosure can be obtained on the website at www.certifiedfunding.net.