

## **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 Debbi Oakley for details at 817-824-1179.**