

Certified Funding, L.P.

Second Lien Specialists

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NEW 100% PROGRAM FOR HOME IMPROVEMENTS IN AUSTIN/SAN ANTONIO AND DFW METROPLEX ONLY

	<u>Term</u>	<u>700 +</u>	<u>681 - 699</u>
90% CLTV (\$10K - \$100K)	15 Years	6.99%	7.50%
	30/15 Balloon	7.25%	7.75%
95% CLTV (\$10K - \$100K)	15 Years	7.99%	8.50%
	30/15 Balloon	8.25%	8.75%
100% CLTV (\$20K - \$75K)	15 Years	8.99%	9.50%
	20 Years (\$40K+)	9.25%	9.75%
	30/15 Balloon	N/A	N/A

Add .50% to rates above for previous bankruptcies (must be discharged for 5 years or more). Debt ratios to 50% with 700+ scores. Max debt ratio is 45% for scores below 700. We will only follow a fixed rate 1st or an ARM product that is fixed for 5 years or more and fully amortized. Appraisals must be ordered by Certified Funding. (S/E Borrowers must be S/E for a minimum of 5 years, with maximum debt ratio of 40%). Maximum add back is 50% on swimming pools, square footage addition and bathroom/kitchen remodels. On the 100% program, closing costs must be paid out of pocket and may not be financed into the loan.

FEES:

- (1) If you are sending a home improvement 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.

Rates are subject to change without notice.

This flyer for use by businesses only and should not be distributed to borrowers.