



## Introduction to loans

### Full Doc Loans

- Lowest Interest Rates

Requirement	A	BC
Employment history	2 years	2 years
Debt to income ratios	36%	50%
Rental or Mortgage History	2 years	2 years
Bank Reserves	3 months	States
Verify	Income and assets	Income
	Lower interest rate	Slightly Higher interest rate

### Limited Doc Loans

- Slightly Higher Interest Rates

Requirement	A	BC
Employment history	2 years	2 years
Debt to income ratios	Stated	Stated
Rental or Mortgage History	2 years	2 years
Bank Reserves	Stated	Stated
Verify	N/A	N/A
	Lower interest rate	Slightly Higher interest rate

(These Programs are Credit Score Driven)

### NINA/No Doc Loans

- Higher Interest Rates




Requirement	BC
Employment history	2 years
Debt to income ratios	N/A
Rental or Mortgage History	2 years
Bank Reserves	N/A
Verify	N/A
	Higher interest rate
<b>Down payment required</b>	

(These Programs are Credit Score Driven)

#### Disclosure

The information shown above is only for explanations purposes. In no way does this form grant a loan approval and any guarantee the loan program will fit your profile. This sheet does not show all programs available in the market. Please use this for example purposes only.

## Pricing

Name of Bank	Typical Charge	Your options on the fees.
	We only charge 2% of the loan amount	<p style="text-align: center;"><b>2 ways to pay the fee</b></p>  <ol style="list-style-type: none"> <li>1. The bank pays the fees by increasing your interest rate.</li> <li>2. You can pay the fees and lower your interest rate.</li> </ol> <p style="text-align: center;"><b>Don't let them trick you!</b></p> 
<p style="text-align: center;"><b>Typical mortgage broker</b></p>	Charges 3%-4% of the loan amount	
<p><b>Typical Conventional banks</b></p> <ul style="list-style-type: none"> <li>• Wachovia</li> <li>• Washington Mutual</li> <li>• Bank of America</li> <li>• Chase</li> <li>• CITI Bank</li> <li>• Ocean Bank</li> </ul>	Charges 2%-3.5% of the loan amount	

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**SOME OF OUR PARTNERS**

		<p>And more...</p>

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