



## Homeownership made easier.

You'll own your first, second, vacation or investment home faster and with fewer hassles.

With our No Doc Product, there is an easy application process for customers with strong credit. We have eliminated many of the standard application requirements.

**NO statement of income or assets, NO employment information, NO proof of down payment.**

#### Program Highlights:

- Fixed and LIBOR ARM fully amortizing loans with term of 10-30-years
- Fixed and LIBOR ARMs Interest Only 30-year only
- Eligible Occupancies include Primary Residence, Second/Vacation Homes and Non-Owner Occupied Homes
- Transactions permitted include Purchase, No Cash Out and Cash Out transactions
- Escrow waivers of your real estate taxes and insurance are permitted to 80%
- Property types: 1-4 Unit/Condo/PUD/Co-ops (NYC), Condotel, Lodging Units, and Non-warrantable condo

**Contact us today for more information on any one of our home financing programs.**



#### **AL MARCHENA**

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