PRIME JUMBO

A robust selection that appeals to multiple borrower circumstances due to our extensive investor list.

Features include:

- LTV up to 96.5%
- Fixed-rate options: 15 and 30 year
- ARM options: 5/6, 7/6, 10/6
- Primary, secondary and investment properties
- Loan amounts up to \$5.0 million
- Delegated and non-delegated options offered
- Cash-out transactions

BROKER-OUT

Broker-out programs allow for niche programs that are not supported in-house:

- Bridge and Cross Collateralization
- HELOCs
- ITIN and DACA
- Land and lot loans
- Commercial
- Low FICO government
- One-time close government
 Construction-to-Perm

(C2P)

- Vesting in Entities
- FHA down payment assistance

LOCK OPTIONS

- Range from 15-90 days
- Long-term locks from 120- to 360-day
 (upfront fee required) New Construction Only

MORTGAGE INSURANCE

Providers:

- ARCH MI
- Essent Guaranty, Inc.
- Genworth Financial
- MGIC
- National MI
- Radian

MI PRODUCTS:

- Lender paid mortgage insurance (LPMI)
- Borrower paid mortgage insurance
- Zero Up Front Monthly
- Single premium
- Split premium
- Financed mortgage insurance

EXPANDED ACCESS

- Non-QM program offering expanded loan features
- LTV up to 90%
- Fixed-rate options: 30 and 40
- Interest Only
- Loan amounts up to \$3.0 million
- Primary, secondary and investment properties
- Asset Depletion, 12 Month Bank Statement,
 1 year documentation Options

Priority Pratt Home Buyer Exclusive Lender Credit: 1% of Loan Amount

Contact Bruce to find out the best way to put this money to work for YOU!!

Bruce Seigel



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MOVEMENTMORTGAGE

7213 Noah Reid Road Suite 102 Chattanooga, TN 37421| www.movement.com

MOVEMENT Has you covered!!!

CONVENTIONAL

Fannie Mae

Fixed-rate options: 10, 15, 20, 30 ARM options: 5/6, 7/6 and 10/6

Primary, secondary and investment properties

High balance HomeReady

Manufactured homes

Student loan cash-out refinance

Temporary 2/1 Buydown

RefiNow

Conventional Co-op (NY & NJ only)

Freddie Mac

Fixed-rate options: 10, 15, 20, 30

Primary, secondary and investment properties
Super Conforming

Home Possible

HomeOne

Special Purpose Cash Out ARM Options: 5/6, 7/6, 10/6

USDA

Fixed-rate

100% financing

Streamline assist refinances

(credit and non-credit qualifying)

FHA

Fixed-rate options: 15,30

ARM options: 5/1

Manufactured homes (existing construction)

High balance

Temporary 2/1 Buydown Streamline refinances

VA

Fixed-rate options: 15, 30

ARM options: 5/1

Manufactured homes (existing construction)

100% financing on purchase transactions

Interest Rate Reduction Refinance Loan

Cash-out transactions

High balance loan amount

Temporary 2/1 Buydown

RENOVATION

Fannie Mae Homestyle

FHA 203k Limited and Full

Escrow Holdback

BONDS/DPA/MCC

Multiple Bond, DPA and MCC programs throughlocal,

state, county and city-governed agencies.