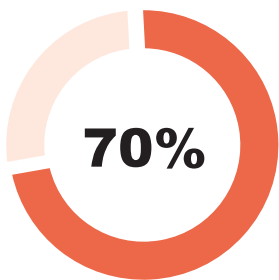




portfolio A MINUS program

ONE YEAR AFTER SHORT SALE FORECLOSURE BANKRUPTCY LOAN MODIFICATION

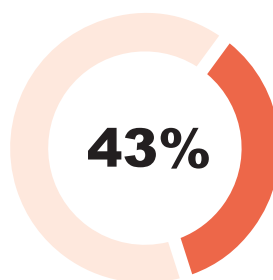
PROGRAM HIGHLIGHTS



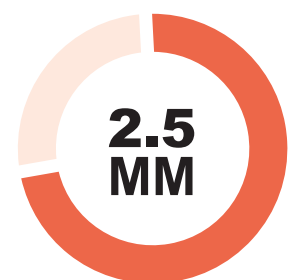
MAX. LTV



MIN. FICO



MAX. DTI



MAX. LOAN AMOUNT

PROGRAM HIGHLIGHTS

- ❖ 5/1 ARM ONLY
- ❖ Primary, Second & Investment
- ❖ SFR, PUD, Condo & 2-4 Units
- ❖ 70% LTV up to \$1MM with 720 FICO
- ❖ 60% LTV up to \$2.5MM with 720 FICO
- ❖ 60% LTV up to \$1MM with 620 FICO
- ❖ 55% LTV up to \$2.5MM with 620 FICO
- ❖ Cash-out is allowed for N/O/O & 2-4 Units
- ❖ NO Seasoning on Cash-Out
- ❖ Cash Back to Borrower: Max equal to 55% LTV
- ❖ Gift Funds are allowed after a min. 30% down payment from borrower's own fund

THE MENU IS AT YOUR CHOICE

- Option 1: Full Documentation
 - Option 2: 1 Year Tax Return or 1 Year W-2
 - Option 3: 12 Month Personal Bank Statements
 - Option 4: Most recent 12 months P&L
 - Option 5: CPA OR Tax Preparation Firm Letter
- (Option 4 & 5) - Most recent 3 months of PERSONAL bank statements are also required.

Contact Your BankerBroker®
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FULL DOCUMENTATION & ALTERNATIVE DOCUMENTATION

Primary Residence & Second Home

Loan Purpose	Property Type	Min. FICO	LTV/CLTV	Max. Loan Amount
Purchase Rate & Term	1 unit SFR / PUD	720+	70% / 75%	\$1,000,000.00
			60% / 70%	\$2,500,000.00
		620-719	60% / 75%	\$1,000,000.00
			55% / 70%	\$2,500,000.00
	2-4 units	720+	60% / 70%	\$2,500,000.00
		620-719	55% / 70%	\$2,500,000.00
	Condominium	720+	65% / 70%	\$1,500,000.00
		620-719	55% / 70%	\$1,500,000.00
Cash-Out	1 unit SFR / PUD	720+	70%* / 75%	\$1,000,000.00
			50% / 70%	\$2,500,000.00
		620-719	50% / 75%	\$1,000,000.00
			50% / 70%	\$2,500,000.00
	2-4 units	720+	50% / 70%	\$2,500,000.00
		620-719	50% / 70%	\$2,500,000.00
	Condominium	720+	65%* / 70%	\$1,500,000.00
		620-719	50% / 70%	\$1,500,000.00

Investment Properties

Loan Purpose	Property Type	Min. FICO	LTV/CLTV	Max. Loan Amount
Purchase Rate & Term	All	720+	60% / 70%	\$2,500,000
		620-719	55% / 70%	\$2,500,000
Cash -Out	All	720+	50% / 70%	\$2,500,000
		620-719	50% / 70%	\$2,500,000

* Cash Out transactions with an LTV <= 55% are No Limit on Cash back to borrower.

Cash Out transactions with an LTV > 55% are limited to \$300,000 cash in hand to the borrower.