

# Showing our love during the Month of February

LTV	Fico	Pts/Rate	Pts/Rate	Pts/Rate	Proof of Income	Terms & Prepay
25%	650	Zero – 9.50%	1 – 8.99%	2 – 8.50%	<u>Non Owner + 2<sup>nd</sup> home</u> (Stated & Full Doc Available) O/O – Must prove ability to repay  Stated is free N/O/O + 2 <sup>nd</sup> Homes	<u>Non Owner + 2<sup>nd</sup> home</u> 2 years I/O – No PP or 30 due in 5 w/ 2 yr PP ** <u>Owner Occupied</u> 30 due in 7 – 2 yr PP** O/O PP = 2% 1 <sup>st</sup> yr, 1% 2 <sup>nd</sup> yr - that's nothing
	600	Zero – 9.75%	1 – 9.25%	2 – 8.75%		
	550	Zero – 9.99%	1 – 9.50%	2 – 8.99%		
	500	Zero – 10.25%	1 – 9.75%	2 – 9.25%		
35%	650	Zero – 9.75%	1 – 9.25%	2 – 8.75%	Same as above	<u>Non Owner + 2<sup>nd</sup> home</u> 2 years I/O – No PP or 30 due in 5 w/ 2 yr PP** <u>Owner Occupied</u> 30 due in 7 – 2 yr PP** O/O PP = 2% 1 <sup>st</sup> yr, 1% 2 <sup>nd</sup> yr - that's nothing
	600	Zero – 9.99%	1 – 9.50%	2 – 8.99%		
	550	Zero – 10.25%	1 – 9.75%	2 – 9.25%		
	500	Zero – 10.50%	1 – 9.99%	2 – 9.50%		
45%	700	Zero – 10.25%	1 – 9.75%	2 – 9.25%	Stated add 50bps to rate  Alt Doc add 25bps to Rate	<u>Non Owner + 2<sup>nd</sup> home</u> 2 years I/O – No PP or 30 due in 5 w/ 2 yr PP** <u>Owner Occupied</u> 30 due in 7 – 2 yr PP** O/O PP = 2% 1 <sup>st</sup> yr, 1% 2 <sup>nd</sup> yr - that's nothing
	650	Zero – 10.50%	1 – 9.99%	2 – 9.50%		
	600	Zero – 10.75%	1 – 10.25%	2 – 9.75%		
	550	Zero – 10.99%	1 – 10.50%	2 – 9.99%		
55%	700	Zero – 10.99%	1 – 10.50%	2 – 9.99%	Same as above	<u>Non Owner + 2<sup>nd</sup> home</u> 2 years I/O – No PP or 30 due in 5 w/ 2 yr PP** <u>Owner Occupied</u> 30 due in 7 – 2 yr PP** O/O PP = 2% 1 <sup>st</sup> yr, 1% 2 <sup>nd</sup> yr - that's nothing
	650	Zero – 11.25%	1 – 10.75%	2 – 10.25%		
	600	Zero – 11.50%	1 – 10.99%	2 – 10.50%		
	550	Zero – 11.75%	1 – 11.25%	2 – 10.75%		

\* Pricing below 2 points must have a 2 yr. Prepay. \*\* Can be bought down to 1 year for 25bps to rate – 6 months for 75bps to rate.

## Pricing special is good for the month of February!

- Residential – Owner Occupied & Non Owner Occupied (CA, AZ, NV, CO, ID, UT and OR)
- SFR's, Townhomes, Condos, and 2-4 Units
- Loan amounts from \$100,000 to \$750,000 (call for pricing if out of this range)
- Non Fannie/Freddie approved condo projects – OK!
- Purchases & Cash Out
- Must have 1 year seasoning on title if not a purchase
  - If less than 1 year, call your rep for pricing!
- Must be in major metropolitan area
  - If Rural or Commuter, call your rep for pricing!
- Property must show "pride of ownership"
  - If Rehab or Finish Construction, call your rep for pricing!
- No major mortgage delinquencies, short sales or loan modifications in last 2 years
- No Bankruptcy in last 2 years
  - If borrower has mortgage history problems or BK in last 2 years, call your rep for pricing!

## Your Opportunity to close more loans

1. Fill out our submission form
2. Email us the following
  - a. Sub form completely filled out
  - b. 1003 completely filled out
  - c. Credit report
  - d. Accepted purchase agreement (if a purchase)
3. You will get an approval in 4 hours or less

Athas Capital Group

**877.877.1477**

