



Pacific Mortgage Master

www.pacificmortgagemaster.com

(800) 714-5175

Renovation Loan Program

Program Highlights!

- Fast pre-qualification
- Deal directly with the Loan Officer/Underwriter
- Loans available to Borrowers with excellent to less than perfect credit
- Flexible draw schedules
- Borrower may act as their own General Contractor
- Rates starting at 6.95% during construction
- 12 month construction term with permanent financing available
- Loan amounts up to 90% of the appraised value on single-family owner occupied homes
- Loan amounts up to 80% of the appraised value on 2 to 4 family owner occupied and all non-owner occupied homes.
- Interest Only payments based on funds drawn
- Flexible Payment Options (no payments or with monthly payments)
- Full income documentation, self-employed, limited income and stated income programs
- Loans amounts from \$50,000 to \$500,000

Rates and Fees:

- Rate: WSJ Prime + 1.50% to Prime + 2.95%
- Application Fee: \$195
- Loan Fee: 1.00% to 1.50% (based on overall qualifications)
- Maximum Broker Fee: 1.50% from Borrower & .25% yield spread from Normandy

Loans available in the following states: AK, AL*, CA, CO, CT, DE, FL*, GA, HI, ID, IL, IN, IA, KS, KY, MA, MD, ME, MI, MO*, MT, NC*, NE*, NH, NJ, NY, OH, OK, OR, PA, RI, SC, TN, UT, VA, WA, WY *Nonowner-occupied only

So, if you have any deals that you would like us to look at or if you have any questions or want more information, please give us a call at: (800) 714-5175

For other available loan programs please visit us at: www.pacificmortgagemaster.com

We'd love to talk with you about your deals!