

20 REASONS

▶ a **LENDER/BROKER Hybrid** is
a **BETTER** Option ▶

- ▶ HUD REPO WITH REPAIR ESCROW \$100 DOWN
- ▶ 3-2-1-0 TEMPORARY BUYDOWNS
- ▶ USDA UNDERWRITTEN TO "TRUE" GUIDELINES
CREDIT SCORE AS LOW AS 600
- ▶ 203K LOANS
- ▶ 80-15 TO 755K SALES PRICE
- ▶ 80-10 TO 900K SALES PRICE
- ▶ FINANCE MANUFACTURED HOMES
- ▶ 650 SCORE FOR FINANCING 500K LOAN AMOUNT
- ▶ 90% TO 800K REFINANCE WITH 1 LOAN AND NO PMI
- ▶ 90% PURCHASE TO 350K WITH 650 SCORE
- ▶ 85% PURCHASE-ONE LOAN-NO MI TO 550K W/ 750 SCORE
OR 500K W/ 700 SCORE
- ▶ 2ND MORTGAGES WITH CREDIT SCORES AS LOW AS 650
- ▶ 1ST LIEN HELOC TO 350K TO 650 SCORE AT
PRIME PLUS .75% (BRIDGE LOAN)
- ▶ ONE DAY OFF THE MARKET - NO PROBLEM
- ▶ 150 DAY LOCK WITH FREE FLOAT DOWN
- ▶ CLOSE WITH AN OUTSTANDING TAX LIEN (6 MONTHS SATISFACTORY PAY HISTORY)
- ▶ 100% LOT LOANS TO 350K
- ▶ JUMBO LOANS TO 3MM INTEREST ONLY 7 YEAR ARM
- ▶ FHA TO 620 (CAN GO LOWER IF DU APPROVED)
- ▶ FHA LOAN ALLOWS SELLER TO PAY UP TO 6 MONTHS INTEREST



LOANSOUTH
MORTGAGE



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