

NICHE PRODUCT OFFERINGS

SOLUTIONS THROUGH OPTIONS

EXTENSIVE PROGRAM OFFERINGS

JUMBO LOAN PROGRAMS

- Loan amounts up to \$4.0mm (ARM)
- Loan amounts down to \$100,000
- Interest Only options
- No limit to cash out up to \$2.5mm
- Higher debt-to-income ratios – up to 49.99%
- 90% financing for Purchase & R/T- NO MI!
- Use of restricted stock as income
- Bank Statement Program
- Asset Depletion – retirement & non-retirement assets
- No limit to financed properties when subject is a 2nd home or investment
- 1 Year Tax Returns for Self-Employed Borrower
- BK, Short Sale and Foreclosures seasoned 4 years
- Delayed Financing – Treated as a R/T refinance!
- Doctor Loan up to 100% LTV
- AUS products

AGENCY PROGRAMS

- Fannie Mae HomeReady®
- Freddie Mac Home Possible®
- Family opportunity (Primary residence)
 - Borrower financing for their elderly parent(s)
 - Parents financing for their disabled adult child
- Student Loan cash out transaction pricing incentives.
- Use of employment contract prior to start date
- HomeStyle® Renovation
- No Overlays on Flips
- Manufactured Homes
- Bond Programs to 105% CLTV
- No Tax Returns Required (Wage Earner)
- Property Inspection Waivers
- Single Premium MI Available
- Non-Occupying Co-Borrowers Up to 95%
- 95% Lender Paid MI – SFR, PUD & Condo
- LLPA Waivers for FTHB under Income Limits

NON-QM PROGRAMS

- 12/24 Month Bank Statement options for Self-Employed borrowers
- DTI >43% up to 49.99%
- DSCR- Investment property cash flow
- ALT and Reduced Documentation options
- 1099- and 12-month P&L income qualifications
- Asset Depletion
- 40 Year I/O
- ITIN and Foreign National loan options
- Buy Before You Sell -Departing Residence

SPECIALTY PRODUCTS

LOCK N' LIST

- Allows your seller to attach a locked interest rate with Supreme for 90 days for a prospective buyer to take advantage of a lower locked interest rate

FHA TRIO LINK

- Financing options for ITIN, 1099 income, recent derogatory credit, limited income/assets

DOWN PAYMENT ASSISTANCE

- We participate in many programs to help borrowers receive the down payment help they need.

EXTENDED RATE LOCKS

- Up to 180 days

BRIDGE LOAN & HELOC LOAN OPTIONS

- Tap into unused equity!

CONSTRUCTION LOANS

- One-Time and Two-Time Close options

SUPREME SAVER

- For income qualified borrowers- low down payment options with NO LLPA's and NO Mortgage Insurance

TEMPORARY RATE BUYDOWNS: 3-2-1 & 2-1 Options

- A temporary buydown allows borrowers to reduce their effective monthly payment for a limited period of time through a temporary buydown of the interest rate.

NON-WARRANTABLE CONDOS AND CONDOTELS

- Financing options for unique condominium properties.

INVESTMENT EDGE

- Improved pricing on N/O/O conforming loans up to 75% LTV



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SUPREME LENDING