

# PRODUCTS

## 400+ PRODUCTS, INFINITE POSSIBILITIES

### CONVENTIONAL

#### Fannie Mae®

- Fixed Rate Options: 10, 15, 20, 25, 30
- ARM Options: 5/1, 7/1, 10/1 LIBOR
- Min FICO: 620

Primary, Secondary & Investment Properties

Delayed Financing

High Balance

HomeReady®

HomeStyle® Renovation

Manufactured Homes

High LTV Refinance

Multiple Financed Properties

Pool Escrow Holdback

Texas Equity 50(a)(6) Refinance

Non-Traditional Credit

Student Loan Cash-out Refinance

#### Freddie Mac®

- Fixed Rate Options: 15, 20, 25, 30
- ARM Options: 5/1, 7/1, 10/1 LIBOR
- Min FICO: 620

Primary, Second & Investment Property

Delayed Financing

Home-Possible®

Manufactured Homes

CHOICERenovation Mortgages<sup>SM</sup>

Enhanced Relief Refinance

Non-Traditional Credit Program

Pool Escrow Holdback

Relocation Mortgage Options

Texas Equity 50(a)(6) Refinance

Super Conforming Loan Amounts

PrimeLending Medical Professionals Program

Illinois Land Trust

Multiple Financed Properties

### FHA

- Fixed Rate Options: 15, 20, 25, 30
- ARM Options: 5/1 Treasury ARM
- Min fico now is 580 with restrictions
- Purchase, Refi, Simple Refi, Cash-out Options

High Balance Loan Amounts

\$100 Down

203(k) Full and Limited

HUD REO

Good Neighbor Next Door

Manufactured Homes

Energy Efficient Mortgages

### VA

- Fixed Rate Options: 15, 20, 25, 30
- ARM Options: 5/1 Treasury ARM
- Min fico now is 580 with restrictions

100% Financing for Purchase Transactions

Interest Rate Reduction Refinance Loan

Cash-Out Transactions

High Balance Loan Amounts up to \$1.5 Million

Energy Efficient Mortgages

Manufactured Homes



Products and programs subject to change.  
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## PRODUCTS *continued*

### USDA

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- Fixed-Rate: 30 year
- Min FICO: 620

100% Financing

USDA Refinance

Streamline Refinance

Streamline Assist

### JUMBO/NON-CONFORMING LOANS

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- Fixed Options: 10, 15, 20, 25 and 30
- ARM Options: 5/1, 7/1, 10/1, 15/1
- Interest Only Options

Primary, Second & Investment Property

LTV options up to 97%

Loan amounts up to \$5 Million

Alternative Doc Program

Bank Statement Program

Asset Depletion

Cash Out Transactions

Condotel

Delayed Financing

DTI up to 55%

First Time Homebuyer Options

Foreign Nationals

Interest Only

Non-Warrantable Condos

Pool Escrow

Jumbo Construction Program

No MI Options

Wealthbuilder

### RENOVATION LOANS

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HomeStyle® Renovation

203(k) Full & Limited

EZ™ Conventional

Pool Escrow

Jumbo Renovation up to \$2 Million

HUD REO with Repair Escrow

CHOICERenovation Mortgages<sup>SM</sup>



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### RENOVATION LOANS *continued*

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Buyer/Seller Funded Repair Escrow

USDA Repair Escrow

Weather Related Escrow

VA Renovation

Minimum Property Required Repairs Escrow

Jumbo Pool Escrow

### MORTGAGE INSURANCE

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#### Providers

Arch MI

Essent Guaranty, Inc.

Genworth Financial

MGIC

National MI

Radian

#### Products

Lender Paid Mortgage Insurance

Borrower Paid Mortgage Insurance

Zero Up Front Monthly

Single Premium

Split Premium

Financed Mortgage Insurance

### LOCKING OPTIONS

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Long Term Locks: 120, 150, 180, 240, 270 & 360

Days available for conforming loan amounts

Float to Market

### BONDS/DPA/MCC

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PrimeLending offers a robust mixture of bond, DPA and MCC programs that are offered by local, state, county and city governed agencies.

### CONSTRUCTION

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PrimeLending Construction Loan

Lot Loan

