

# CONFORMING LOAN

<b>Qualified Property</b>	1-4 Family Residential Cooperative & Condo
<b>Lending Area</b>	New York, Florida & Maine
<b>Preferred Loan Amount</b>	See FNMA Loan Limits
<b>Loan Term</b>	30Y, 15Y, 7/1, 5/1, 3/1
<b>Interest Rate</b>	2.5% @PAR
<b>Amortization</b>	30-Year Fully Amortization
<b>Maximum LTV</b>	96.5%
<b>Maximum CLTV</b>	96.5%
<b>Max DTI</b>	49% (front & back end)
<b>Prepayment Penalty</b>	None
<b>Lien Position</b>	First Lien
<b>Minimum FICO Score</b>	680
<b>Lender's Due Diligence</b>	Borrower is responsible for all third party report fees (which include appraisal fee, property inspection fee, all closing costs, bank attorney fee, title fee, closing agent not limited to Pre-paid & Escrow)
<b>Liability</b>	Full Recourse
<b>Initial Documents</b>	3 set of ID's Sales of Contract EMD Check Bank Statement (2 Months) Mortgage Statement (2 Months) REFI 30-Days Pay Stubs Tax Return (2 years) W-2 (2 years) Hazard Insurance HOI (w/ PAID invoice) Mortgage Satisfaction (REFI) Realist Report Property Tax Report Deed

For Further Information  
Please Contact

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