

BEST RATE FINANCE

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SAVE YOUR BORROWERS MONEY WITH FHA/VA STREAMLINE

**ANY BORROWER WITH A CURRENT FHA/VA
AUTOMATICALLY QUALIFIES FOR A NEW FHA LOAN WITH**

NO PROOF OF BORROWER EQUITY OR ASSETS

(PROOF OF THE LAST 12 MO. MTG. PAYMENTS w/UP TO 1X30

Or if the borrower has owned for less than 12 mo., 6 months of mtg payments)

**CALL YOUR PAST FHA/VA CLIENTS AND SAVE THEM MONEY
FARM YOU AREA FOR CURRENT FHA/VA LOANS**

TAKE ADVANTAGE OF THESE LOW RATES

STREAMLINE RULES

- FROM FIXED TO FIXED or FROM ARM TO ARM
- **Must show an immediate reduction in rate and PITI**
- FROM FHA ARM TO FHA FIXED
- As long as it is reasonable for the borrower to change from an ARM to a FIXED
- From FIXED TO FHA ARM
- 2% or greater reduction in rate

**If the homeowner owes more than current value, that is OK
No appraisal is done, and there are no closing costs added to the loan**

- **Rate and Term only (no cash out)**
- **Minimum credit score 630 (depending on existing servicer)**

THE ULTIMATE LOAN

NO CREDIT

NO EQUITY

NO ASSET

NO APPRAISAL REQUIRED