

Hard Money Program – Highlights

- No minimum Score Requirement, No Score – OK
- Lowest lender points in the market, No Balloons
- DTI = 50% (with allowance for living expenses¹)
- F/C Bailout; B/K Payoff
- NOD & Lis pendens OK
- LTV: Full Doc (stated reduce by 5%)
 - O/O: 65% LTV or 60% 2 – 4 units
 - N/O/O: 60% LTV; 55% 2 – 4 units
- Purchase or refi
- O/O, 2nd Homes & N/O/O
- Property should be in a major metro area²
- No reserve requirement
- Escrow required
- 100% CLTV (we allow any combination of 3rd party subordinated debt)
- **We do not do 2nd's**
- No property or down payment seasoning; we use current appraised value
- Unlimited Cash-out (subject to u/w discretion)
- No trade line requirement
- Gift of Equity & Seller-carry OK
- Co-signer OK (no points)
- 2/28 ARM, fully amortizing or 2 yr I/O

We *do not lend* on: mfg homes, rural, commercial, construction, rehab or land loans. We only lend in: AZ, CA, CO, FL, ID, NV, OR, TX, UT & WA.

Service and simplicity like you've never seen before!

Andy Feld

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¹ Include \$900 for Borrower plus \$200 for each family member in DTI calculation

² Metro areas typically have 100,000 min. population; exceptions for good resale markets such as resort areas and others; call for exceptions