



- **ALT-A**

100% CLTV O/O SIVA – 620 FICO  
95% CLTV N/O/O SIVA – 680 FICO  
COMBOS TO \$1,000,000 - O/O – 660 FICO FULL DOC  
6 MONTH SEASONING – **USE APPRAISED VALUE**  
40/30 BALLOON  
INTEREST ONLY ON ALL DOC TYPES  
NON-WARRANTABLE CONDO  
50-70% NON-OWNER OCCUPANCY RATIO

- **OPTION ARM**

95% LTV – 620 FICO – FULL DOC UP TO \$400K  
UP TO 90% LTV – 660 FICO – STATED \$650K MAXIMUM  
80% LTV – 680 FICO – NO RATIO \$650K MAXIMUM  
90% CLTV N/O/O 80-10-10 700 FICO  
**40-YEAR AMORTIZATION AVAILABLE**  
1.00% START RATES  
NO SEASONING FOR CASH OUT REFINANCE

- **SUB-PRIME**

100% STATED INCOME – NO MI – 640 FICO  
100% FULL DOC – NO MI – 600 FICO  
500 MINIMUM FICO STATED INCOME  
55% MAXIMUM DTI  
**1 DAY OUT OF BANKRUPTCY**  
NO ASSET REQUIRED  
I/O ON ALL DOC TYPES 40 YEARS AMORTIZATION

- **HELOC**

100% CLTV SECONDS  
620 FULL DOC  
660 STATED INCOME

**Fax 1008, 1003 and current Credit Report  
818-337-7204 (Fax)**

**MIKE MARDEROSIAN**  
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THIS WHOLESALE INFORMATION IS FOR MORTGAGE PROFESSIONALS ONLY AND NOT AS AN  
ADVERTISEMENT TO EXTEND CREDIT.

Revision Date: 8-03-2006