



- **ALT-A**

- 100% CLTV O/O SIVA – 620 FICO
 - 95% CLTV N/O/O SIVA – 680 FICO
 - 1ST/2ND COMBOS TO \$1,000,000 - O/O
 - 6 MONTH SEASONING – **USE APPRAISED VALUE**
 - 50%-70% N/O OCCUPANCY RATIO ON CONDOS
 - 40/30 & INTEREST ONLY NOW AVAILABLE

- **OPTION ARM**

- 95% LTV – 620 FICO FULL DOC UP TO \$400K
 - 95% SISA – 700 FICO TO \$400K
 - 95% SIVA – 680 FICO TO \$400K
 - 90% SIVA – 660 FICO TO \$650K
 - 80% NO RATIO – PURCHASE OR REFI 680 FICO
 - 90% CLTV N/O/O 80-10-10
 - 40-YEAR** AMORTIZATION AVAILABLE
 - NO SEASONING FOR CASH OUT REFINANCE
 - CASH RESERVES **MAY COME FROM REFINANCE PROCEEDS**

A large red arrow pointing to the right, containing the text 'GREAT PROGRAMS' in white, bold, sans-serif capital letters.

- **SUB-PRIME**

- 100% STATED INCOME – NO MI – 640 FICO
 - 100% FULL DOC – NO MI – 580 FICO
 - 90% LTV N/O/O – NO MI – 580 FICO
 - 500 MINIMUM FICO STATED INCOME
 - 55% MAXIMUM DTI
 - 1 DAY OUT OF BANKRUPTCY**
 - NO ASSET REQUIRED / NO SOURCE OF FUNDS REQUIRED

- **HELOC**

- 100% CLTV SECONDS (95% CLTV MAX FOR **NO RATIO**)
 - 90% CLTV NON-OWNER / SECOND HOME

**Fax 1008, 1003 and current Credit Report
661-206-6064 (Fax)**

ROGER TABARANZA
United Capital Funding
6930 Owensmouth Avenue
Canoga Park, CA 91303
818-590-4375(Cell)

THIS WHOLESAL INFORMATION IS FOR MORTGAGE PROFESSIONALS ONLY AND NOT AS AN
ADVERTISEMENT TO EXTEND CREDIT.

Revision Date: 09-11-2006