



# Par Pricing Loans

- **NO** Origination points
- **Plus** lock in a **fixed interest rate** for 5, 10 or 15 years!

## Loan Highlights

- No minimum Credit Scores
- Non-Qualifying (for most loans)
- Minimal Income Verification
- Fixed Interest Rates as low as **13.99%**
- Points – No Points
- Pre-Payment Penalty – 12 Mon Int Guar.
- Broker may charge up to 4 points

## Borrower Types

- Low FICO's OK (even 400's OK)
- Skinny tax Returns OK
- Foreclosures OK
- Tax liens, Judgments, etc. OK
- Bankruptcy OK

## Loan Parameters

- Loan to Value: 50% Max
- Loan Size: \$75,000 to \$1,000,000+
- Land Loans: 25% LTV  
*LTV based on location and lot characteristics*
- 5, 10, and 15 Year Fixed Rate Terms  
*(10 yr = +0.5% and 15 yr = +1.0% to the interest rate)*

## Property Types

- Commercial Retail Office Properties
- Auto Related (repair, storage, salvage)
- RV Parks, Churches, Schools
- Mixed-use residential & commercial
- Residential – Non-owner occupied  
Mobile Homes & SFR's