

Name

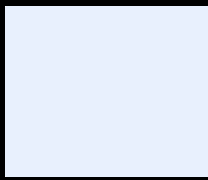
Office address

NMLS#000000 / LO-0000000

Phone: 000.000.0000

Cell: 000.000.0000

Fax: 000.000.0000

**Name**

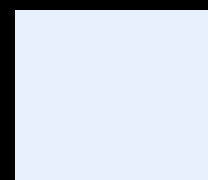
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WHICH PROGRAM IS RIGHT FOR YOUR CLIENTS?

On Q Financial, Inc. has a diverse portfolio of products to help various types of borrowers qualify for mortgage financing and purchase the home of their dreams. See which loan type works best for your clients:

	FHA	VA	Conventional	Jumbo	USDA Rural*
FICO	580 Minimum score Fixed Rate Some restrictions may apply	640	620 Conforming 660 High-balance	680 LPMI to \$850,000	640
MAX LTV	96.5% LTV	100% LTV	95% LTV - on all conv. conforming products	90% LTV LPMI 80% up to \$4M 1 unit with a 720 FICO	100%
Max Seller Concessions	6%	4%	3% if ≥ 90% LTV 6% if > 75.01% to 90% LTV 9% if ≤ 75%	3%	6%
Products Types and Terms	30, 20, 15 fixed 3/1, 5/1 ARMS	30,15 fixed 3/1, 5/1 ARMS	30, 20, 15 fixed 3/1, 5/1, 7/1, 10/1 ARMS I/O programs available**	30, 20, 15 fixed 5/1, 7/1, 10/1 ARMS; I/O programs available**	30 year fixed
Gifts Allowed	100% can be gifted from family or domestic partner	100% can be gifted from family or domestic partner	FNMA ONLY A minimum contribution from the borrower's own funds is not required if all funds to complete transaction come from a gift.	Borrower's must have 5% of own funds for LTV > 80%	From a relative, domestic partner, fiance, church, municipality of non profit organization
Mortgage Insurance	Upfront and monthly	Funding fee is financed if borrower is not exempt	LPMI, monthly, upfront single, or financed	LPMI above 80%	Upfront guarantee fee and monthly fee
Product Types	Fixed & ARM	Fixed & ARM	Fixed & ARM	Fixed & ARM, 3/1, 5/1, 7/1, 10/1 interest only 30 year fix interest only	Fixed
Escrow Holdbacks (Minor Escrow Repair)	Yes	Yes	Yes	Yes	No

Please consult an On Q Financial, Inc. Mortgage Consultant for further information and questions pertaining to specific guidelines and requirements. **Reduced LTV's and higher FICOs may apply.

CONTACT YOUR ON Q FINANCIAL, INC. MORTGAGE CONSULTANT TODAY!



On Q Financial, Inc. is an equal housing lender | NMLS #5645. These programs are available to only qualified borrowers. These programs are subject to change without notice. Underwriting terms and conditions would apply to qualified borrowers. Must become a member of the associated credit union with the close of the loan. Some restrictions may apply.

On Q Financial is licensed in the following states: Alabama Lender # 21465 | Arizona Lender # BK-0906866 | CA-BRE #01850840 CA-DBO #603E172 | Colorado Regulated by the Division of Real Estate LMB000021795 | Florida Lender #MLD358 | Georgia Lender #22050 Idaho #MBL-6579 | Illinois Lender #MB.6760285 | Indiana Lender #16384 | Louisiana Lender # 5645 | Maryland Lender #19585 Massachusetts Lender #MC 5645 | New Mexico Mortgage Loan Company #03079 | North Carolina Lender #L151336 | Oregon # MI-4892 South Carolina Lender # MLS-5645 | Tennessee Lender #4402 Texas #5645 | Utah DRE # 8125475 | Virginia State Corporation #MC-4559 Washington Lender #CL-5645 | Washington, D.C. Lender #MLB5645. ©2013 On Q Financial, Inc.

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