



Direct Mortgage  
Wholesale™



# Conventional/Conforming

(The 6010 & 6113 Loan Programs)



## General Guidelines

- Conforming Loan Limit
- Min FICO® determined by AUS
- Max LTV 95% LTV; 90% LTV w/sub fin
- 1-4 units, Low & High Rise Condos, PUDs
- OO/ 2nd/ NOO
- For LTV's > 95%, see our [loan programs list](#)

View the entire Product Guidelines:

[6010](#), [6113](#)

Or see if your [scenario qualifies](#) now!

## Rate & Price Comparisons\*

### 5.625% Rate

Pays (0.194)% YSP\*

680 FICO

95% LTV

Full Doc

Primary Residence

**30 yr. Fixed**

### 6.0% Rate

Pays (1.412%) YSP\*

680 FICO

95% LTV

Full Doc

Primary Residence

**30 yr. Fixed**

### 5.125% Rate

Pays (0.196%) YSP\*

680 FICO

95% LTV

Full Doc

Primary Residence

**15 yr. Fixed**

### 5.5% Rate

Pays (1.072%) YSP\*

680 FICO

95% LTV

Full Doc

Primary Residence

**15 yr. Fixed**

\*Scenarios based on Utah Property and 3 Jan 2007 rates. Your scenarios may vary from these examples.

Submit a Loan.  
Click Now.

**100% Electronic file submission** - Upload your scanned file, or submit through fax or Calyx Point®. Get on-line locks until midnight (PST); Alt-A, Government, and SISA loans; and automatic DU runs.

Pre-Qualify.

**Price, find and lock** your loans using our [prequalifier](#). See reasons for refers. Compare PI and PITI.

See other [loan products](#)

How Can Loan Choices™ Help Me? [Click here to find out!](#)

#### Legend

OO=Owner Occupied

NOO=Non Owner Occupied

2nd=2nd Home

YSP=Yield Spread Premium

LTV=Loan to Value

AUS=Automated Underwriting System

PUD=Planned Unit Development

FICO® score=Fair Isaac Corporation score or

Beacon® score

Direct Mortgage Wholesale

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