



Direct Mortgage  
Wholesale™



# Refinance ARMs That Have Reset!

(The 6155 FHA Secure Loan Program)

## General Guidelines of the 6155 Loan Program



- Help borrowers who may have become delinquent due to rising arm payments
- Current mortgage must be non-FHA ARM
- Max LTV 98.75%
- OO - Refinance
- HUD County Limit

View the entire [Product Guideline](#)  
Or see if your [scenario qualifies](#) now!

## Rate & Price Comparisons\*

**6.5% Rate**  
**Pays (0.327)% YSP\***  
620 FICO  
97% LTV  
Full Doc  
Primary Residence  
30 yr. Fixed

**7.0% Rate**  
**Pays (0.833)% YSP\***  
620 FICO  
97% LTV  
Full Doc  
Primary Residence  
30 yr. Fixed

**7.5% Rate**  
**Pays (1.617)% YSP\***  
620 FICO  
97% LTV  
Full Doc  
Primary Residence  
30 yr. Fixed

\*Scenarios based on Utah Property and 29 Nov 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®. To learn more, [click here](#).

Prequalify a Loan

**Price, find and lock** your loans using our [prequalifier](#). With Direct Mortgage, you get on-line locks until midnight (PDT), Alt-A loans and 2nd liens, and the superior service the best brokers deserve.

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Direct Mortgage Wholesale  
[www.directmortgagewholesale.com](http://www.directmortgagewholesale.com)

The Best Brokers Go Direct!  
800.924.3884

### Legend

LTV=Loan to Value  
HUD=Housing & Urban Development, Dept of  
FHA=Federal Housing Administration

YSP=Yield Spread Premium  
PPP=Pre Payment Penalty  
ARM=Adjustable Rate Mortgage

OO=Owner Occupied  
FICO® score=Fair Isaac Corporation  
score or Beacon® score