



Direct Mortgage
Wholesale™



FHA Streamline Refinance

(The 6052 & 6059 Loan Programs)



General Guidelines for FHA Streamline Loan Programs

- Simple Documentation
- No Credit Qualifying (6052); Credit Qualifying (6059)
- 15, 20, 25 & 30 Yr Fixed; 1, 3, 5 Yr Treasury ARMS
- OO - Refinance
- Appraisal & Non-appraisal

View the entire Product Guidelines:

[6052](#), [6059](#)

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

Rate & Price Comparisons*

6.5% Rate

Pays (3.15)% YSP*

FHA Streamline

Primary Residence - R&T

Fixed Rate 30 yr.

7.0% Rate

Pays (3.963)% YSP*

FHA Streamline

Primary Residence - R&T

Fixed Rate 30 yr.

6.5% Rate

Pays (3.15)% YSP*

FHA Streamline

Primary Residence - R&T

FHA Fixed Rate 25 yr.

7.0% Rate

Pays (3.963)% YSP*

FHA Streamline

Primary Residence - R&T

FHA Fixed Rate 25 yr

*Scenarios based on Utah Property and 31 Dec 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

YSP=Yield Spread Premium

LTV=Loan to Value

AUS=Automated Underwriting System

ARM=Adjustable Rate Mortgage

FHA=Federal Housing Administration

HUD=Housing & Urban Development, Dept of

FICO® score=Fair Isaac Corporation score or

Beacon® score

Direct Mortgage Wholesale

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