



Direct Mortgage  
Wholesale™



# FHA Streamline Fixed & ARM

(The 6052 & 6059 Loan Programs)



## General Guidelines

- Simple Documentation
- No Credit Qualifying (6052); Credit Qualifying (6059)
- 98.75% LTV Max
- OO - Refinance
- Appraisal & Non-appraisal

View the entire Product Guidelines:

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

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

## Rate & Price Comparisons\*

**6.375% Rate**

**Pays (2.876)% YSP\***

FHA Streamline

Primary Residence - R&T

**Fixed Rate 30 yr.**

**6.5% Rate**

**Pays (3.75)% YSP\***

FHA Streamline

Primary Residence - R&T

**Fixed Rate 30 yr.**

**6.375% Rate**

**Pays (2.876)% YSP\***

FHA Streamline

Primary Residence - R&T

**FHA Fixed Rate 25 yr.**

**6.5% Rate**

**Pays (3.75)% YSP\***

FHA Streamline

Primary Residence - R&T

**FHA Fixed Rate 25 yr**

\*Scenarios based on Utah Property and 29 Nov 2007 rates. Your scenarios may vary from these examples.

Submit a Loan.  
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**100% Electronic file submission** - Upload your scanned file, or submit through fax or Calyx Point®. To learn more, [click here](#).

Pre-Qualify.

**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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### Legend

OO=Owner Occupied  
NOO=Non Owner Occupied  
2nd=2nd Home  
IO=Interest Only  
DTI=Debt To Income

YSP=Yield Spread Premium  
LTV=Loan to Value  
CLTV=Combine Loan to Value  
ARM=Adjustable Rate Mortgage  
FHA=Federal Housing Administration

LIBOR=London Interbank Offered Rate  
HUD=Housing & Urban Development, Dept of  
FICO® score=Fair Isaac Corporation score or  
Beacon® score

Direct Mortgage Wholesale

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