



Direct Mortgage
Wholesale



Non-Conforming/Conventional

(The 6115 Loan Program)



General Guidelines

- Max LTV 90% (full doc), 80% (stated doc)
- **Declining markets** - Max LTV/CLTV 85%
- Min FICO® 620 (full doc), 740 (stated doc)
- Max Loan \$2,000,000
- PUDs, Condo, 1-4 units
- Fixed & ARM
- Stated income loans require 30% of loan amount in reserves

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

Rate & Price Comparisons*

6.25% Rate
Pays (0.248)%*
740 FICO
80% LTV
Full Doc
Primary Residence
5/1 TREAS ARM

7.625% Rate
Charges 0.719%*
740 FICO
80% LTV
Stated Doc
Primary Residence
30 Yr Fixed

7.0% Rate
Pays (0.1790)%*
740 FICO
80% LTV
Full Doc
Primary Residence
30 Yr Fixed

*Scenarios based on Utah Property and 29 Jan 2008 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
ARM=Adjustable Rate Mortgage

TREAS=Treasury Index
FICO® score=Fair Isaac Corporation score or
Beacon® score

Direct Mortgage Wholesale
www.directmortgagewholesale.com

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