Government loans are among the most lenient for today’s home buyers.

- 3.5% Down Payment
- Low Closing Costs
- Finance some or all of closing costs
- Gift funds allowed for down payment

CALL TODAY TO LEARN MORE!
WE BRING PEOPLE home

We exist to provide HOMEOWNERSHIP OPPORTUNITIES and the financing needed to get buyers their own piece of property. We are committed to CREATING EXPERIENCES THAT MATTER™ because in the end, there's not much that matters more than home.

WHY WE ARE DIFFERENT

PRE-APPROVALS
- Same day pre-qualification and pre-approvals available
- Fully underwritten pre-approvals in less than 48 hours

COMPETITIVE RATES
- No origination points options
- Direct lender and Broker

DOCTOR LOAN PROGRAM
- Includes medical doctors, dentists, veterinarians, medical research professional, newly licensed residents/students
- Purchase or refinance a primary residence, and potentially exclude student loan payments.

Star Loan Program
- Rewards full-time teachers, police, firefighters, first responders, and correctional officers for their selfless work by saving them stress and money on their home loans
- Reduced lender fees for eligible buyers (up to $500)

DOWN PAYMENT ASSISTANCE
- Zero down with 660 credit score

QUESTIONS? Reach out today!

CONVENTIONAL LOANS
- Renovation loans available
- Down payment options as low as 3% for first time buyers
- Other down payment options available for second homes & investment properties
- Minimum credit score 620

FHA LOANS
- Renovation loans available
- Down payment options as low as 3.5%
- 580 minimum credit score

VA LOANS
- Down payment options as low as 0%
- Minimum 580 credit score

JUMBO LOANS
- Down payment options as low as 10% down to $1.5M loan amount and 680 credit score
- Other options available for those with a credit score as low as 660

NON-QM LOANS
- Down payment options as low as 10%
- Assets used for loan qualification
- Bridge loans to use equity now while listed
- No tax returns, foreign nationals, investor loans, recent bankruptcy or foreclosures
- 540 minimum credit score

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# Understanding Purchase Loan Options

<table>
<thead>
<tr>
<th></th>
<th>PRIMARY HOME</th>
<th>SECOND HOME</th>
<th>RENTAL HOME</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MIN. DOWN PAYMENT / LOAN-TO-VALUE (LTV)</strong></td>
<td>3% (97% LTV)</td>
<td>10% (90% LTV)</td>
<td>15% (85% LTV)</td>
</tr>
<tr>
<td><strong>CREDIT SCORE</strong></td>
<td>620 w/ 5% down</td>
<td>620</td>
<td>720 w/ 15% down</td>
</tr>
<tr>
<td><strong>MAX SELLER CONCESSIONS</strong></td>
<td>3% w/ &lt; 10% down</td>
<td>6%</td>
<td>2%</td>
</tr>
<tr>
<td><strong>GIFT MONEY</strong></td>
<td>Yes</td>
<td>Yes (at least 5% from personal funds)</td>
<td>Not Available</td>
</tr>
<tr>
<td><strong>MIN. DOWN PAYMENT / LOAN-TO-VALUE (LTV)</strong></td>
<td>10% (90% LTV)</td>
<td>20% (80% LTV)</td>
<td>25% (75% LTV)</td>
</tr>
<tr>
<td><strong>CREDIT SCORE</strong></td>
<td>680</td>
<td>680</td>
<td>680</td>
</tr>
<tr>
<td><strong>MAX SELLER CONCESSIONS</strong></td>
<td>6%</td>
<td>0% to 3%</td>
<td>Not Available</td>
</tr>
<tr>
<td><strong>GIFT MONEY</strong></td>
<td>Yes, (20% can be all gift, if less than 20% down, 5% from personal funds)</td>
<td>Yes (at least 5% from personal funds)</td>
<td>Not Available</td>
</tr>
<tr>
<td><strong>MIN. DOWN PAYMENT / LOAN-TO-VALUE (LTV)</strong></td>
<td>3.5% (95% LTV)</td>
<td>Not Available</td>
<td>Not Available</td>
</tr>
<tr>
<td><strong>CREDIT SCORE</strong></td>
<td>580 to 96.5%</td>
<td>Not Available</td>
<td>Not Available</td>
</tr>
<tr>
<td><strong>MAX SELLER CONCESSIONS</strong></td>
<td>6%</td>
<td>Not Available</td>
<td>Not Available</td>
</tr>
<tr>
<td><strong>GIFT MONEY</strong></td>
<td>Yes (limitation apply)</td>
<td>Not Available</td>
<td>Not Available</td>
</tr>
<tr>
<td><strong>MIN. DOWN PAYMENT / LOAN-TO-VALUE (LTV)</strong></td>
<td>0% (100% LTV)</td>
<td>Not Available</td>
<td>Not Available</td>
</tr>
<tr>
<td><strong>CREDIT SCORE</strong></td>
<td>580 to 96.5%</td>
<td>Not Available</td>
<td>Not Available</td>
</tr>
<tr>
<td><strong>MAX SELLER CONCESSIONS</strong></td>
<td>4%</td>
<td>Not Available</td>
<td>Not Available</td>
</tr>
<tr>
<td><strong>GIFT MONEY</strong></td>
<td>Yes (limitation apply)</td>
<td>Not Available</td>
<td>Not Available</td>
</tr>
</tbody>
</table>

This information is provided for real estate professionals only, as a general guide. Not intended for consumers.

**CONTACT ME TO LEARN MORE!**

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**Demo APM American Pacific Mortgage**

NMLS #345678
Loan Officer

3000 Lava Ridge Court, Suite 200
Roseville, CA 95661

509-888-6703 **cell**
509-888-6701 **office**
509-888-6702 **fax**

APM.com
TestAPM@APMTest.com
Mortgage rates are affected by numerous factors. Many other influences can also trigger rates to rise and fall.

**1. Inflation**
Mortgage lenders are very sensitive to inflation. When inflation rates go higher, interest rates often rise as well.

**2. Economy**
When GDP and employment rise, it’s a sign of a growing economy, meaning greater demand for real estate. When demand rises, so do interest rates as there is more demand than money to lend.

**3. Federal Reserve**
When the Fed raises or lowers the federal fund’s rates (the rate lenders charge each other), it creates a ripple effect and typically results in higher mortgage rates.

**4. Investors**
Bonds are typically a safe investment so when the economic outlook is poor, they flood to the bond market. When there are more investors in bonds, the bond yield rises, and mortgage rates tend to rise as well.

**Why Interest Rates Rise**
- Investors will dump more money into stocks than into bonds
- A high number of bonds are auctioned, lowering bond prices and raising interest rates
- When wages and employment are up, consumer spending rises, affecting GDP and the economy
- When the stock market moves higher, bond PRICES drop, driving rates higher

**Why Interest Rates Fall**
- Assumption that the Fed will continue to keep short-term rates low
- A slow housing market and lower demand for mortgages
- Declining economy - lower employment levels and lower wages
- The stock market moves to very low levels, driving bond prices higher and rates lower

Information contained is intended for general information and is subject to change without notice based on market volatility. Talk to your loan officer for the most current rates and market trends.
As of August 30, 2021, eligible homeowners earning at or below 80% area median income (AMI) have an easier way to refinance at a lower interest rate and reduce their monthly mortgage payment.

Many homeowners felt they missed the boat during the recent refinance market, but with Refi Possible the opportunity is made more accessible and available than ever before.

Refi Possible helps homeowners by:
- Requiring a reduction in the homeowner’s interest rate and/or monthly mortgage payment
- Providing a $500 credit if an appraisal was obtained for the transaction
- Waiving the adverse market refinance fee that Freddie Mac otherwise charges to lenders on balances at or below $300,000

To qualify for Refi Possible, you must have:
- A Freddie Mac-backed mortgage secured by a 1-unit, principal residence
- A current income at or below 80% of the AMI
- Not missed a mortgage payment in the past six months, and no more than one missed mortgage payment in the past 12 months
- A mortgage with a loan-to-value ratio up to 97%, a debt-to-income ratio of 65% or less, and a minimum 620 FICO score.
ARE YOU READY
to buy...
BUT HAVEN’T
SOLD YET?

We have just the solution!
Our BRIDGE LOAN offers financing to get you from listed to inside your new home quickly.

ADVANTAGES OF BRIDGE LOAN:

- Qualify to purchase a new home before selling your existing home*
- Make a competitive offer without contingency of selling your existing home
- Avoid liquidating retirement or other investments
- Avoid high interest rates and paying PMI

*Subject to meeting program requirements. **Not available in Texas.

WE BRING PEOPLE HOME. REACH OUT TODAY WITH ANY QUESTIONS YOU HAVE!

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NMLS #345678
Loan Officer
3000 Lava Ridge Court, Suite 200
Roseville, CA 95661
509-888-6703 cell
509-888-6701 office
509-889-6702 fax
APM.com
TestAPM@APMTest.com

Jonathan Realtor
Lic #12345
Agent
123 Main Street
Any Town, MN 55555
(555) 555-5555 cell
(444) 444-4444 office
totelexpert.com
jonathan.realtor@example.com

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WE’VE GOT OPTIONS
We don’t just provide your typical loans
We offer several niche financing options

**STaR Loan Program**
- Rewards full-time teachers, police, firefighters, first responders, and correctional officers for their selfless work by saving them stress and money on their home loans
- Reduced lender fees for eligible buyers (up to $500)
- Gift fund options can be used for 100% of the home purchase down payment
- Lender paid mortgage insurance options to reduce your monthly mortgage expense

**Doctor Loan Program**
- Includes medical doctors, dentists, veterinarians, medical research professionals and newly licensed residents/students
- Purchase or refinance a primary residence, and potentially exclude student loan payments with proof of deferment.

**Home Ready/Home Possible**
- Down payment assistance available from multiple sources such as gifts and grants
- Available for both first time and repeat buyers
- Non-occupant co-borrowers allowed
- Homeownership education

**Bridge Loan**
- Loans to “bridge” the gap between buying and selling
- Multiple programs available to fit your needs

**Renovation & Construction Loans**
- Purchase a fixer-upper and roll cost of repairs into loan
- Refi an existing home to make improvements
- Construction financing available for new builds of spec or custom homes

We even have unique programs to help get you into your new home

- Get approved with our Keys on Time™ program and shop with confidence
- We’ll close on time or we’ll pay you (or the seller - you choose) up to $2,000*

- Lock in your rate while shopping for a home
- Extended locks up to 1 year for construction financing

*Commitment not available in Oregon. Terms and conditions apply. Visit www.apm.com/kot for full details or you may ask for a printed copy of the terms.

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WRITE A STRONGER OFFER
AND STAND OUT IN A COMPETITIVE MARKET!

We’ll close on time or we’ll pay you - or the SELLER - $2,000!

Get approved before you shop for a home and present your offer with an on-time closing commitment. Sweeten your offer even more by assigning the commitment to the seller!

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