

IT'S EASIER THAN EVER TO GET AN FHA, VA, OR USDA LOAN

.....
APM DROPPED MINIMUM
FICO SCORE

OLD MINIMUM
FICO 640

NEW MINIMUM
FICO 580

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



3.5% Down Payment



Low Closing Costs

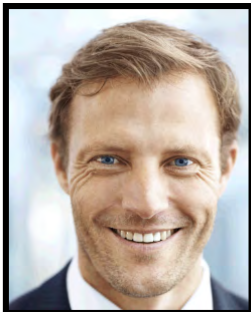


Finance some or
all of closing costs



Gift funds allowed
for down payment

CALL TODAY TO LEARN MORE!



Demo APM American Pacific Mortgage

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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!

VARIETY OF LOAN OPTIONS



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



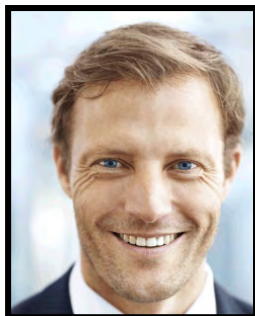
JUMBO LOANS

- 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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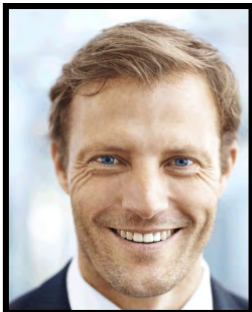
REAL ESTATE AGENT CHEAT SHEET

Understanding Purchase Loan Options

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

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

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WHAT DRIVES INTEREST RATES?

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

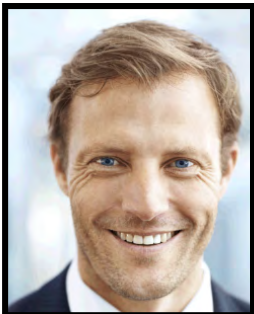
A slow housing market and lower demand for mortgages

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



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REFI POSSIBLE *Makes it Easier* TO REFINANCE

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.

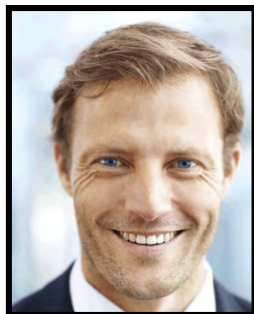
Refi Possible helps homeowners by:

- 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.

UNSURE OF WHETHER YOU QUALIFY FOR THE REFI POSSIBLE PROGRAM? CALL TODAY!



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ARE YOU READY *to buy...* BUT HAVEN'T SOLD YET?



We have just the solution!

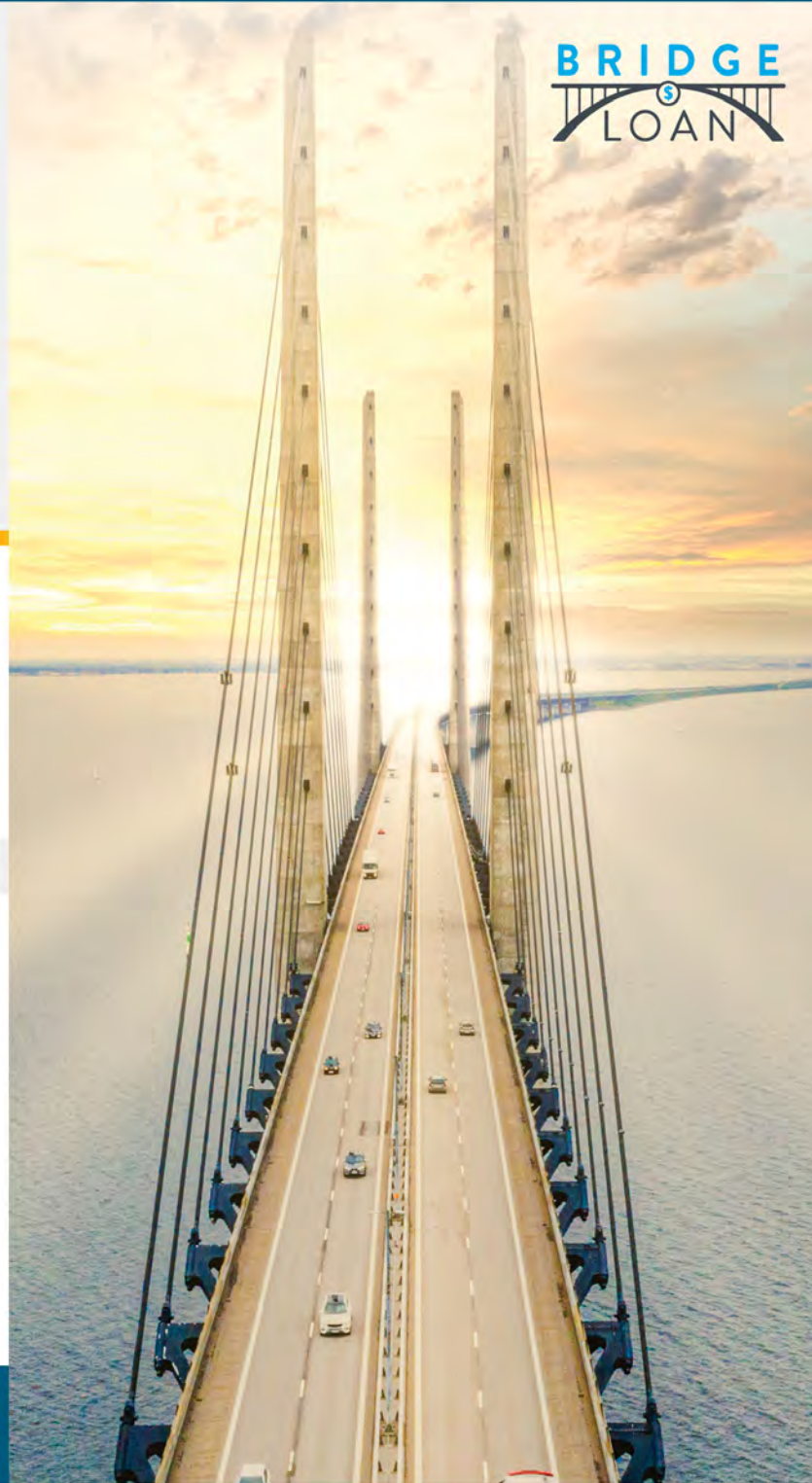
Our **BRIDGE LOAN** offers financing to get you from listed to inside your new home quickly.

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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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*

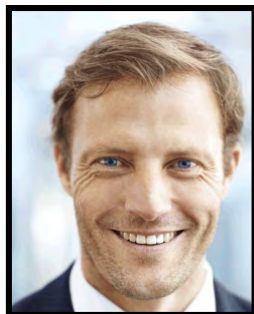


SECURELOCK

- 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.apmortgage.com/kot for full details or you may ask for a printed copy of the terms.*

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WRITE A STRONGER OFFER

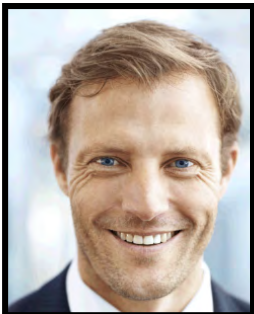
AND STAND OUT IN A COMPETITIVE MARKET!

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!

*Commitment not available in Oregon.

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