

NICHE PRODUCTS

We've got options!



MORTGAGE VARIETY

- » Conventional and Government
- » FHA 203K Standard and Limited
- » FNMA HomeStyle Renovation
- » Jumbo loans up to \$3 million
 - 85% up to \$3M with No MI
 - 90% up to \$1.5M with No MI
 - 95% up to \$1,500,000 with MI
- » Full array of streamline refinance programs
- » 1031 Exchange for investment properties
- » Foreign National Buyers
- » Bank Statement Programs

DOWN PAYMENT SOURCES

- » 0% Down Payment programs
- » Employer Assistance options
- » 100% Gift Funds Allowed
- » Community Grants
- » 2nd Mortgages

PROPERTY TYPES

- » Attached & Detached Single Family Residences
- » Condos & PUDs
- » 2-4 Unit Properties
- » Manufactured Homes
- » Mixed Use Property
- » Approved Leaseholds

CREDIT STANDARDS

FHA - 580	Conventional - 620
VA - 580	Jumbo - 620
USDA - 620	Resident Aliens



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HOME LOANS
bay equity



Equal Housing Lender. This is not a commitment to lend or extend credit. Restrictions may apply. Rates may not be available at time of application. Information and/or data are subject to change without notice. All loans are subject to credit approval. Not all loans or products are available in all states. Bay Equity LLC, 28 Liberty Ship Way Suite 2800, Sausalito, CA 94965; NMLS ID#76988. Colorado Mortgage Company Registration #76988. click here: www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/76988