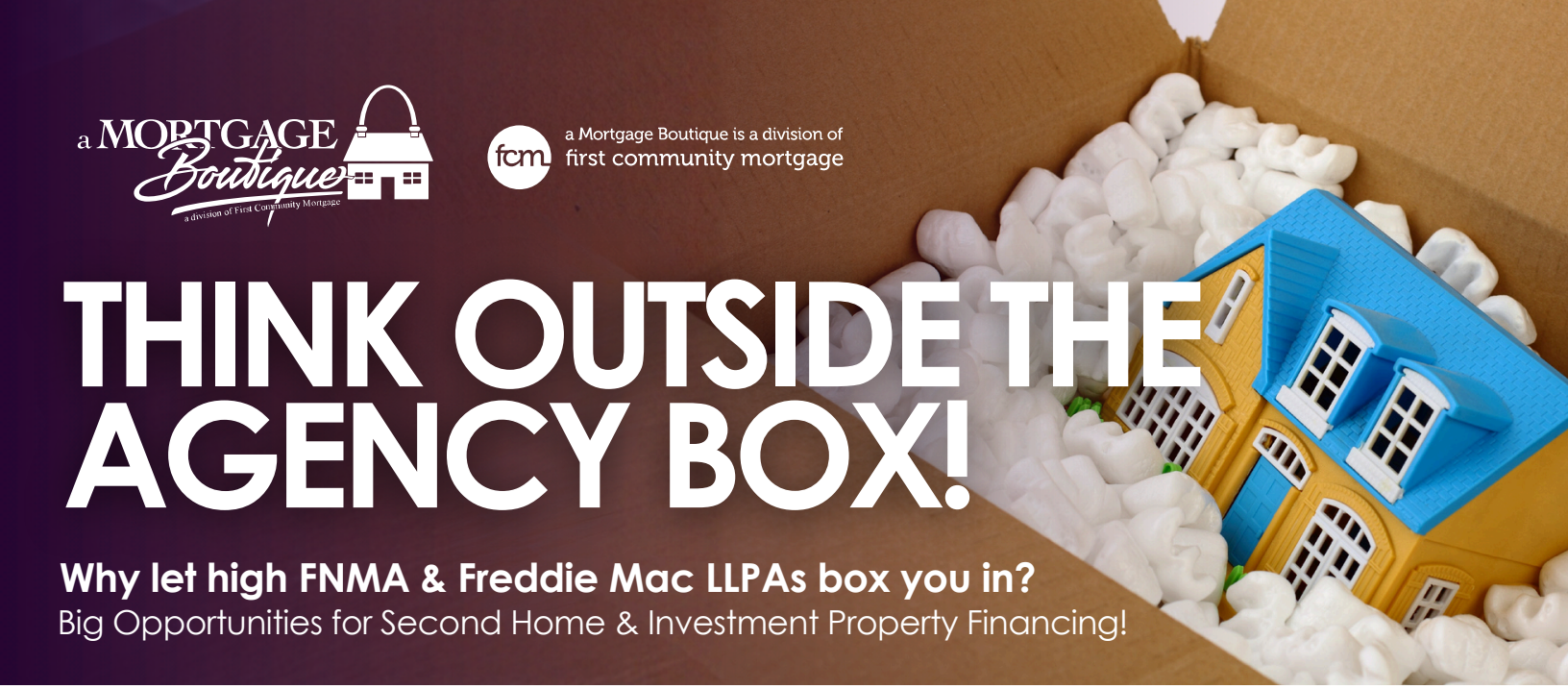
a MORTGAGE Boutique
a division of First Community Mortgage

a Mortgage Boutique is a division of first community mortgage



THINK OUTSIDE THE AGENCY BOX!

Why let high FNMA & Freddie Mac LLPAs box you in?
Big Opportunities for Second Home & Investment Property Financing!

Avoid High FNMA & Freddie Mac Pricing Adjustments!

Lower LLPAs Mean Better Pricing for Your Borrowers!

AMB Agency Alternative Product Details

- Follow AUS Guidelines
- Minimum FICO 680
- Up to 90% LTV on Second Homes
- Up to 85% LTV on Investment Properties
- Up to 75% LTV on 2–4 Units
- Maximum DTI 45%
- Minimum Loan Amount $200,000
- Lower LLPAs & Competitive Pricing!

Change to 4.375 Pricing Difference!

In this scenario, AMB's Agency Alternative offers 4.375 points in lower LLPAs compared to FNMA Agency pricing.

DON'T GET BOXED IN BY AGENCY PRICING!
Contact Me to Price It Both Ways!

Scenario Purchase Transaction SFR // 740 FICO Investment Property	AMB Agency Alternative 85% LTV Conforming	FNMA Agency LLPAs 85% LTV
740 FICO & LTV LLPAs Adjustors	.75 FICO & LTV LLPA on Investment Property	1.00 FICO LLPA 4.125 LLPA on Investment Property
Total LLPAs Adjustment Cost!	.75 LLPA Cost	5.125 LLPA Cost

EQUAL HOUSING LENDER

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