

A / A- LOAN SPECIALIST

- ✓ FAST UNDERWRITING TURNAROUND!
- ✓ NO-WAIT FOR SCHEDULING CLOSING!
- ✓ STATED INCOME NOO to 100% CLTV
- ✓ 100% CLTV STATED SECONDS
- ✓ NINA OO/SECOND HOME to 100% CLTV
- ✓ INTEREST ONLY and OPTION ARMS

WEI's Reliability and Efficient Lending Service:

- Highly valued business-partner relationships
- Our vision is to deliver pricing, service and the results!
- Friendly and experienced underwriting and closing teams!
- Underwriting and closing turn times consistently under 24-hours!
- Package can be electronically delivered and reviewed!
- Scalable model to ensure your files receive the proper attention even at the most heavy-volume period.
- Customized to learn your business preferences and to cater your lending needs.
- Scheduling and closing – one call away and within 24-hours!

STATED INCOME – Fixed Rate, ARM and HELOC:

- 80/20 option available on 30 year fixed or 5/1 ARM with no MI (with SFR only; non-conforming pricing, 680 credit)
- Up to 75% LTV interest-only option (max loan amount \$450,000 on 5/1 and 30 year fixed)
- Investment properties to 90% LTV on 30/15 yr fixed product
- Option ARM option available for up to 80% LTV with 680 credit.
- Traditional Fannie Mae stated income with verified asset programs for 80% LTV and 90% CLTV.

Option ARM Products to Minimize Monthly Payments:

- Four payment options with 7.5% annual payment cap
- Starting rate as low as 1.25%!
- Credit scores as low as 620
- Designed for savvy borrowers who want to defer their interests
- Available on investment properties as well as second homes
- Stated income, cash out features available
- May not be available in all states

Expanded Approvals I, II, and III Levels:

- For borrowers with less than perfect credit scores
- Purchase money with LTV to 97% or 100%
- Common sense underwriting
- Credit grades A thru A- Count on WEI to closing!

INTEREST-ONLY Options!

- Full Doc Up to 95% LTV (loan amount limitation applies)
- Minimum credit score of 620 with DTI 36/40
- With six months of reserves DTI can be up to 50% with 680 credit
- Investment properties allowed for up to 75% LTV.

SUPERIOR PROGRAM! EXCELLENT RATES!

Experienced and knowledgeable staff dedicated for 100% exceptional customer satisfaction!



WEI MORTGAGE CORPORATION

Call us today at (240) 243-9000 or Toll-Free (800) WEI-9785 to find out more.
Visit us at www.weicorp.com.

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