

Jumbo Loans Are Taking Off Again 90% Loan to Value Available

Lets face it, the home of your dreams is on sale right now, but you have been afraid to buy it BECAUSE OF THE LACK OF FINANCING. Well, no longer. Our Jumbo Program offers financing up to 90% loan to value at great rates. Plus we have a 30 year fixed rate available.



Jumbo loans are those that are over the conforming loan limit of \$417,000 currently offered by Fannie Mae and Freddie Mac. Jumbo loans require a larger down payment, higher credit scores and enhanced qualification requirements. Our Standard Jumbo program offers loans up to \$3M. With reasonable credit requirements and common sense documentation, you can be on your way to purchasing the home of your dreams.

PROGRAM HIGHLIGHTS

- 90% Loan to Value Available with 740+ Score
- Available starting with 620+ Credit Score
- 30 Year Fixed, ARMS and Interest Only
- Single Family, Town Homes and Condos Allowed
- Primary Residence and Vacation Homes Allowed
- No HVCC Appraisals
- Sensible Underwriting

Available FICO, LTV and Loan Amounts		
FICO	LTV	Max Loan
740	90%	\$ 625,000
680	80%	\$ 1,500,000
680	75%	\$ 2,000,000
680	70%	\$ 2,500,000
680	65%	\$ 3,000,000
620	75%	\$ 500,000

Available Loan To Values, Loan Amounts and Property Types					
Max Loan Amount	Owner Occ SFR	O/O Town Home	Vacation SFR and TH	Standard Condo	Resort Condo
\$500,000	90%	90%	80%	80%	70%
\$625,000	90%	90%	80%	80%	N/A
\$1,500,000	80%	80%	75%	75%	N/A
\$2,000,000	75%	75%	70%	70%	N/A
\$2,500,000	70%	70%	65%	65%	N/A
\$3,000,000	65%	65%	60%	60%	N/A
\$3,000,000 +	Call	Call	Call	Call	N/A



REAL

LOANS
PEOPLE
ESTATE

HOW DO I APPLY?

Go On-Line at www.CliftonServices.com

Or Call us at 888-681-0777



Clifton Financial Services, Inc is an Equal Housing Lender
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CO Disclosure: Check the license status of your mortgage loan originator at <http://www.dora.state.co.us/real-estate/index.htm>