

**PORTFOLIO JUMBO TO \$5 MILLION (ARMS)**

**PURCHASE | RATE & TERM**

PROPERTY/OCC	MAX DEBT RATIO	FICO / MAX LTV	MAX LOAN AMOUNT
Owner Occ (1 Unit)	43%	680 / 80%	1,500,000
		740 / 75%	3,000,000
		720 / 70%	5,000,000
2 <sup>nd</sup> Home (1 Unit)	43%	680 / 70%	3,000,000
Condo (1 Unit)	43%	680 / 75%	2,500,000
Investment (1-4 Unit)	43%	680 / 70%	2,500,000
		680 / 65%	2,500,000

**CASH OUT**

PROPERTY/OCC	MAX DEBT RATIO CASH OUT	MAX LTV	MAX LOAN AMOUNT
Primary Residence (1-4 Unit)	43% \$500,000	720 / 65%	Up to 2,500,000
2 <sup>nd</sup> Home or Investment (1 Unit)	43% \$300,000	740 / 60%	2,500,000

Corporate Office: 915 Highland Pointe Dr. Ste. 250, Roseville, CA 95678  
 SoCal Office: (Wells Fargo Bldg) 2030 Main St. Ste. 1300, Irvine, CA 92614  
 Phone: 800-385-3657 | Fax: 866-598-9987  
 NMLS 266371 | BRE 01183898



# PLATINUM

Mortgage Company

<b>ELIGIBLE BORROWER</b>	U.S. Citizens / Permanent Residents Non Occupant Co-Borrower not allowed Corporations, Partnerships, LLC's -OK
<b>PROPERTY TYPE</b>	Detached SFRs Attached PUDs Detached PUDs All condominiums as long as they meet LBS requirements Properties in excess of 5 acres – Call as these are considered on a case basis 2-4 Units (2-4 units are not allowed for second homes)
<b>APPRAISAL</b>	One full appraisal report and possible desk review Departing home – rent schedule used for proposed rent – LTV disregarded.
<b>INCOME DOCUMENTS</b>	Wage Earner Income. Commission, overtime, bonus income which has a minimum 2 year history and documented it is likely to continue for the next 3 years. Self-Employed: Sole Proprietorship, Partnership, Corporations and S Corporations. Non-Employed Income: Alimony/maintenance/Child Support/Separate maintenance, Foster Care, Unemployment/Welfare/ADC, Disability/Worker's Compensation, Retirement/Pension, Social Security, Annuity, IRA, Military/VA Benefits, Trust, Interest & Dividend, Inheritance/Guaranteed Income, Note Receivables secured by Deed of Trust, Mortgage Differential/COLA and Rental. Income from sources other than the ones addressed may be considered provided the applicant has received the income for at least 2 years and documentation supports that it will continue for at least 3 years.
<b>RESERVES</b>	Loan amounts up to \$750,000 -Two months PITI required. \$750,001 to \$1,500,000 – Four months PITI \$1,500,001 to \$3,000,000 – Six months PITI and Greater than \$3,000,000 – Twelve months PITI 80% LTV and a loan amount greater than \$750,000-Six months PITI Transactions with retained departing residence – reserves based on loan amount requirements or minimum of six months PITI on the departing residence, whichever is greater. Investment property transactions – reserves based on loan amount requirements or minimum of six months PITI whichever is greater.

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