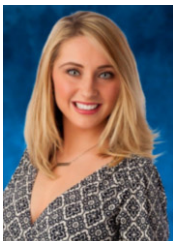


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- **Student Loan Debt not counted towards debt ratio***
- **As little as 3% Down Payment**
- **Purchase or No Cash-Out Refinance of a Single Family Residence**
- **Up to \$990,000 loan amounts**
- **Primary Occupancy only**
- **Fixed and Adjustable Rates available**
- **Minimum credit score of 720**



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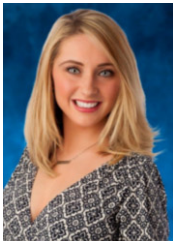
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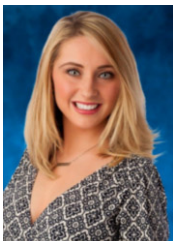
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