

« matrix: prime niches »

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This matrix should be used to find general program information/product types, unusual property or loan characteristics. Please consult the Prime 1st Mortgages matrix for detailed program criteria.

		PROPERTY-RELATED ITEMS												MISCELLANEOUS								PROGRAMS AND OPTIONS																
		1 Acreage: Max # acres on res. property (U=Unlimited) 2 Condo: Non-Fannie Mae/Freddie Mac warrantable 3 Condo: With only 2-3 units 4 Condominiums at resort destinations 5 Co-ops 6 Dome homes 7 Land: Purchase of subdivided lot 8 Land: Purchase of undeveloped raw land 9 Log homes 10 Manufactured home (post-1976) 11 Second dwelling on single tax lot 12 Zoning: Non-owner <5 units: Zoned other than residential												13 Aliens/foreign nationals: No green card, second home 14 Aliens/foreign nationals: No green card, investment property loans are available 15 Builders, Realtors, developers: No-income verifier loans available 16 Corps., trusts, partnerships and LLCs 17 Minimum loan amount 18 Non-owner: More than 10 financed properties allowed regardless of loan amount 19 Ratio: Combined ratios are allowed with non-occupant co-borrower 20 Remodel: Conventional at after-remodel value								21 Bridge loans 22 Freddie Mac: Loan Prospector (LP) 23 Freddie Mac: Affordable Gold 24 Fannie Mae: Desktop Originator (DO) 25 Fannie Mae: MyCommunityMortgage 26 Fannie Mae: Desktop Underwriter (DU) 27 Govt.: FHA Direct Endorsement 28 Govt.: VA 29 Lock: Longest lock available (number of days) 30 Lock without property address 31 Pledged asset option 32 Reverse mortgages 33 Tenants-in-common (TIC) 34 Rural property/part-time farm																
COMPANY NAME		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17 \$	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34			
display	360 Mortgage Group LLC 866-418-2997 www.360mtg.com									Y								50K										Y	Y	Y	60							
		AZ CA CO GA ID IL IN KS KY LA MI MN MO NC NM OH OK OR TN TX UT VA WA WY																																				
cover	Bofl Federal Bank 888-410-3522 www.bofifederalbank.com	U	Y	Y	Y	Y						Y	Y	Y	Y		Y	300K	Y	Y	Y									90		Y		Y	Y			
		NATIONWIDE Asset-depletion underwriting for income qualification. Pledged-asset and Foreign Nationals program. Non-warrantable condos, co-op lending, unique property types.																																				
display	Carrington Mortgage Services LLC 866-453-2400 www.carringtonwholesale.com		Y																			Y			Y	Y	Y	40										
		NATIONWIDE except: AK AL AR DE HI IL IN LA MA MO ND NH NY OH OK RI SC UT VT Licensed in 31 states; quick broker approval; contact us today!																																				
	ClearVision Funding 800-222-0042 www.clearvisionfunding.com		Y	Y														100K						Y	Y	Y	30											
		AZ CA CO CT DC MD NV OR TX UT VA WA FHA flips; no seasoning on FHA short sales; NOO Streamlines. Competitive rates and quick turn times. You've made a commitment to your borrowers, together we'll keep that promise! For 24-hour broker approval, e-mail cvinfo@clearfundings.com.																																				
	FPF Wholesale www.FollowFPF.com	U		Y														40K			Y	Y		Y	Y	Y	60									Y		
		NATIONWIDE except: AK HI MI MO MS ND NY OH LTV > 80% subject to MI-provider guidelines; Jumbo product available; contact branch for details. FNMA HomePath available to 97%; LPMI to 95% LTV, 680 FICO, conforming fixed																																				
	iApprove Lending 714-775-5353 www.iapprovelending.com																										Y	Y							Y			
		CA California wholesale lender. One-day reverse-mortgage underwriting. Visit www.iapprovelending.com for your broker application and submission forms.																																				
display	ICON Residential Lenders 888-247-6427 www.iconwholesale.com			Y																				Y	Y	Y	60											
		NATIONWIDE except: AK																																				
display	JMAC Lending Inc. 949-390-2688 www.jmac lending.com	10		Y														75K	Y		Y	Y		Y	Y	45					Y	Y						
		AZ CA ID NV UT WA Rewarding clients with tier pricing incentives, up to -0.25. New approved accounts from Scotsman Guide receive a one-time -0.25 incentive on first submission. Our DU Refi Plus goes up to 135% for conforming limits.																																				
display	Kinecta Federal Credit Union 800-854-4600 www.loaninjection.com																	25K									Y	Y	45									
		NATIONWIDE except: AK AL AR HI KY LA MS NM TX WY One of the nation's leading federal credit unions offering competitive agency and portfolio programs with attractive MI benefits, FNMA HomePath, asset utilization, HARP 2.0/DU Refi Plus, and much more.																																				
	New Penn Financial LLC 866-886-9285 www.GoNewPenn.com		Y	Y									Y	Y	100K	Y							Y	Y	Y													
		NATIONWIDE except: AK AZ HI KS MA MO NV UT VA WI National mortgage banker specializing in non-agency loans. \$100K to \$2M. True portfolio programs. We service all loans. GoNewPenn.com to sign up																																				
	Performance Home Loans 877-999-0799 www.phlwholesale.com	40		Y							Y			Y	50K	Y				Y	Y		Y	Y	Y	60							Y	Y				
		AZ CA CO CT FL GA IL MA MD MN NC NV OR TN TX UT VA WA WI Check our website at www.phlwholesale.com to see our wide spectrum of products, which include Conforming, FHA/VA, HomePath, DU RefiPlus, 5-10 financed properties as well as LPMI. Contact us at wholesale@phlwholesale.com																																				
display	Stearns Lending Inc. 800-350-5363 www.stearnswholesale.com	U		Y														40K			Y	Y		Y	Y	Y	60										Y	
		NATIONWIDE except: AK HI MI MO MS ND NY OH LTV > 80% subject to MI-provider guidelines; Jumbo product available; contact branch for details. FNMA HomePath available to 97%; LPMI to 95% LTV, 680 FICO, conforming fixed																																				
	The Funding Pool 866-210-0850 www.fundingpool.net	10								Y								60K						Y	Y	Y	60	Y										
		CO ID UT Locking without property address available with a \$400 commitment fee. Broker package can be found at www.fundingpool.net.																																				

Scotsman Guide makes every attempt to ensure the quality of matrix and directory information, which all listed lenders verify or update monthly. Because of the production cycle and dynamic nature of the industry, loan product terms and availability may not reflect the latest changes. Please contact lenders directly for the most-recent program details. If you believe data is inaccurate or misrepresented, please e-mail: matrixfeedback@scotsmanguide.com.

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« continued

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TMSFunding Wholesale 888-371-2989 www.tmsfunding.com				Y																								Y							
	NJ NY Contact us for information about all of our unique products. See: www.tmsfunding.com . Please call for additional co-op requirements.																																		
United Wholesale Mortgage 800-981-8898 www.uwm.com									Y																	Y	Y	Y							
	NATIONWIDE except: AK HI NY Discover lending made easy! UWM is a top ten FHA wholesale lender. Close your loans in 10 days or less!																																		
USA Direct Funding 888-697-3860 www.usadirectfunding.com	U		Y					Y		Y	Y					Y			Y		Y					Y	Y	Y	58						
	CA ID OR WA 1 day off the market, USDA, jumbo, Homepath; much more. Ask about our Mortgage Assurance Program at no cost to you or your borrowers! Locally owned and operated.																																		
Tell lenders you found them in Scotsman Guide																																			

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