



THE COMMUNITY MORTGAGE PROGRAM

A PRACTICAL LOAN FOR MORE BORROWERS

We offer a loan program that serves borrowers using smart underwriting. It addresses the regulatory rules limiting access to mortgages by eliminating the burdensome documentation requirements that are not part of the credit underwriting decision.

This program is ideal if you're self-employed, a small- or cash-business owner, retired, or otherwise have a unique situation.

GUIDELINES

- Income documentation not required
- Income not stated
- Credit underwritten based on LTV, FICO, and liquidity
- Primary residence and second homes
- Asset seasoning 30 days
- Loan amounts up to \$3 million
- LTV up to 80% purchase/rate-and-term
- LTV up to 70% cash-out
- FICO beginning at 640
- Debt consolidation = rate/term

Atlantic Mortgage & Finance Corp

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RI Mortgage Broker License # 20082309LB . FL Mortgage Broker License # MBR475 . PA Mortgage Broker License # 60246 . NOT AVAILABLE in MA
Atlantic Mortgage & Finance Corporation arranges but does not make loans