

Laguna Jumbo rates compete with banks.



EXERCISE YOUR JUMBO LENDING OPTIONS



LAGUNA
NON-AGENCY
JUMBO LOAN
FIXED + ARMs

- \$484,351 Minimum Loan Amount
- Up to 85% LTV with no MI (Purchase only)
- 80% LTV/CLTV up to \$2M min.
- 70% LTV/CLTV up to \$3M min.
- FICO's from 700 for Fixed; 720 for ARMs
- Exception up to \$5M
- Exception on tradelines requirement (call for more info)
- 100% of the down payment and closing from gift funds
- Permanent and Non-Permanent Residents
- Investment property to \$2M
- Only one appraisal required (restrictions apply)
- First-Time Homebuyers – rent-free allowed
- RSU – Restricted stock can be used for income