



CALL Your Account Executive

Toll Free
Local

(888) 845-8888
(818) 880-4444

Conforming/Jumbo 30 Year Fixed

September 1, 2004

5.74% at PAR Conforming
5.74% at PAR Jumbo
 No Reserves Needed - No Add-on For Cash Out
4 Hour Approval - No Joke

Ask yourself if you've lost a deal for any of the following reasons

- Borrower doesn't have enough reserves
- Borrowers debt to income ratios were out of line
- Borrower just took cash out in last 12 months
- Borrowers job stability
- Borrowers credit depth isn't enough
- Borrower has mortgage lates
- Borrower does not want to pay PMI
- Your lender takes a week or longer to approve a loan
- Your lender needs all originals just to look at the deal
- Getting a return call or service is just not happening

Don't let this happen to you - Call Us First!

WHY USE BANKERS INSTEAD OF YOUR LOCAL A PAPER LENDER?

A Paper Lenders	Bankers Express					
<ul style="list-style-type: none"> ◆ Full Package Only ◆ 7 to 10 Days to Underwrite ◆ All Conditions Must Be Signed Off Before Docs ◆ 48 Hour Quality Control ◆ 48 Hour Funding ◆ They Must Scrutinize Every Nook and Cranny ◆ Let's Turn it Down Attitude 	<ul style="list-style-type: none"> ◆ No Need For Reserves!! ◆ Approvals With A Fax Package ◆ Docs With Just The Appraisal and Preliminary (Dry States Only) ◆ 4 Hour Underwriting ◆ 4 Hour Quality Control ◆ Mortgage Lates O.K. ◆ DTI to 50% with exceptions above, case by case 					
	FICO	70% LTV	75% LTV	80% LTV	85% LTV	90% LTV
Conforming	* 680+	5.74	5.875	6.00	6.125	6.50
Jumbo	* 680+	5.74	6.00	6.375	6.25	6.625
		Cashout OK	Cashout OK	Cashout OK No MI	Cashout OK No MI	Cashout OK No MI

* Discretionary pricing with FICO's below 680

Buy out Pre-pay .20 bps to rate
1x30 on mortgage add 20 bps
 2x30 on mortgage add 120 bps
 For every (1) Rebate add .40 bps
 All rebates must be accompanied by a 1 Year Pre-pay
 For 2 Year Fixed Rates, lower the rate by 50 bps. to 80% and 40 bps. to 90%

This special is underwritten to the product 100 Guidelines and is NOT included in Monthly Specials

Get my submission form on the web at www.BankersExpress.com
 or call me at 888-845-8888

Prices Subject to Change Without Notice

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 Your number will be promptly removed.