



**STATED**

**CALL Your Account Executive**

Toll Free  
Local

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

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August 3, 2004

**The Easy Solution!**

***MORE AGGRESSIVE GUIDELINES & NEW LOWER RATES!***

- Cash out
- Wage Earner or Self Employed OK
- No M.I.
- Assets must be stated 3x PITI w/no verification
- Refi and Purchase OK
- Will Use FICO of Primary Wage Earner

3 Year Fixed (for 2 Year fixed add .375 bps)						
FICO	70% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
700+	5.75	5.99	6.125	6.25	6.625	7.25 Self Employed Only
680+	5.875	6.125	6.25	6.375	6.75	7.375 Self Employed Only
640+	5.99	6.25	6.375	6.5	6.875	7.625 Self Employed Only
620+	6.25	6.375	6.5	6.625	7.25	
600+	6.375	6.5	6.625	6.75	7.375	
580+	6.5	6.75	6.875	7.25	8.625	
560	7.625	7.875	8.25	8.50		
540	7.75	8.00	8.125	8.49		
500	8.5	8.75	8.875			
30 Year Fixed with 3 Yr PP						
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600+	7.375	7.5	7.625	7.75	8.375	
580+	7.5	7.75	7.875	8.25	9.625	
560	8.625	8.875	9.25	9.50		
540	8.75	9.0	9.125	9.49		
500	9.50	9.75	9.875			

**All Add-ons from Product 300 Apply**

Rates and LTV are based on SFR, PUDs, or Low Rise Condos. Other properties available at higher rates and different LTV's

The above special is underwritten to Product 300 (see rate sheet for guidelines)  
 These rates are subject to 1x30 on Mtg or VOR  
 Mortgage lates more than 1x30 must have management signature. Certain LTV restrictions may apply

Get my submission form on the web at [www.BankersExpressMortgage.com](http://www.BankersExpressMortgage.com) or call me at 888-845-8888

Prices Subject to Change Without Notice

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 Your number will be promptly removed.