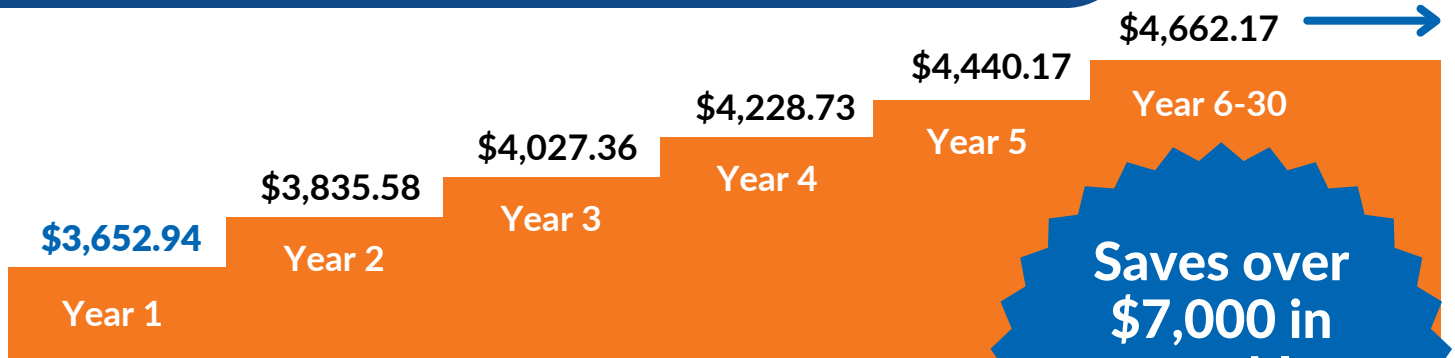


# Want Lower Monthly Payments?

## Try A Graduated Payment Mortgage!

### 30-Year Fixed Rate on a \$500,000 Loan



**Saves over \$7,000 in monthly payments in the first year!**

- 12-Month Bank Statement Income
- \$500,000 loan amount
- 660 credit score
- 75% LTV

Based on a Pinnacles Graduated Payment Mortgage at 10.000% Rate / 10.091% APR. Savings in the first year is compared to 30-Year Fixed Sequoia at 9.625% Rate, 9.717% APR. Unpaid Interest of the Graduated Payment Mortgage is added to the principal.

- Lowered Initial Payments, Increasing 5% Each Year
- 30-Year Fixed Rate
- Qualify with W-2 Income, Business or Personal Bank Statements (1-2 Years), 1099 (1-2 Years), Asset Utilization, 2 or 6 Months Bank Statements with Additional Documentation
- Up to 75% LTV
- Credit Scores As Low as 660
- Primary Residences Only
- Loan Amounts Up To \$3M
- DTI Up To 50%
- Seller Financing Allowed
- Available in AZ, CA (Jumbo Loan Amounts Only), CO, CT (Loan Amounts Above \$417,000 Only), DC (Refi on Jumbo Amounts Only), FL, GA, HI, IL, KY, MD, MI, NC, NJ, NV, OH, OR, PA, SC, TN, TX (not Texas 50(a)(6)), UT, VA

