## Lower Your Monthly Mortgage Payments!

Refinance With A Graduated Payment Mortgage



Lower Initial Payments That Could Save You Thousands In The First Year Alone

Security of a 30-Year Fixed Mortgage



Qualify With Full Doc or Bank Statement Income

- Lowered Initial Payments, Increasing 5% Each Year
- Qualify Using Year 6 Payment
- Up to 75% LTV
- Qualify with Full Doc, Business or Personal Bank Statements (1-2 Years), 1099 (1-2 Years), Asset Utilization, or 2 or 6 Months Bank Statements with Additional Documentation
- Credit Scores As Low as 660
- Loan Amounts Up To \$3M
- DTI Up To 50%
- Primary Residences Only
- 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

## Reach Out To Me Today To See If You Could Save!

