Week of \_\_\_\_\_\_\_\_

**Residential**

**Traditional/Conventional – Fannie, Freddie, FHA & VA Mortgages**

For the week of November 4th, 2013 our 30 year fixed rate starts at **4.5%, or 4.875% APR**

We offer all the programs that are back by the US Government with 30, 20, 15 and 10-year fixed rate terms. Plus 1/1, 3/1, 5/1, 7/1 and 10/1 ARMs.

**Low Income & Underserved Communities Program**

For the week of November 4th, 2013 our 30 year fixed rate starts at **4.99, or 9.875% APR**

Up To 90% LTV, No Minimum Credit Score, Full Doc Only-43% DTI, Bankruptcy, Foreclosure & Short Sales Ok

**Low Credit Score Deb Consolidation Program**

For the week of November 4th, 2013 our 30 year fixed rate starts at **7.99, or 9.875% APR**

Up To 75% LTV, No Minimum Credit Score, Full Doc Only-43% DTI, Bankruptcy, Foreclosure & Short Sales Ok, Loan Must Offer Quantifiable Benefit, Bankruptcy Payoff Available. Lender Costs Required at Closing, Fees Cannot Be Rolled Into Loan, 2-Months PITI Required.

**Second Chance Purchase Program**

For the week of November 4th, 2013 our 30 year fixed rate starts at **7.99, or 9.875% APR**

Up To 90% LTV, No Minimum Credit Score, Full Doc Only-43% DTI, Bankruptcy, Foreclosure & Short Sales Ok, Deferred Maintenance Is Acceptable On Purchases, Up To 7% Seller Help Allowed, Gift Funds Are Acceptable, May Consider 1st Time Homebuyer With Larger Down Payment. 2 Months PITI Post-Closing Required.

**Foreign National Partnership Program**

For the week of November 4th, 2013 our 30 year fixed rate starts at **7.99, or 9.875% APR**

Foreign Nationals Only, Purchase or Refinance, Up to 75% LTV, Primary, 2nd Home or Investment. No Pre-Payment, 5 Year Balloon, Money Down must be in US for 30 Days.

**Inherited Property Program**

For the week of November 4th, 2013 our 30 year fixed rate starts at **7.99, or 9.875% APR**

Up To 80% LTV & Up To 5 Year Term, No Minimum Credit Score, Future Value of Rental Income Considered, Bankruptcy, Foreclosure & Short Sales Are Ok, Deferred Maintenance Acceptable, Debt Consolidation Allowed, Rehab Money Escrow for Future Value to Sell Available, Refinancing of Reverse Mortgages Available.

**Commercial**

**Commercial Collateral Loan Program**

For the week of November 4th, 2013 our 30 year fixed rate starts at **7.99, or 9.875% APR**

Up To 70% LTV, No Minimum Credit Score, No Income Qualification, Previous Bankruptcy, Foreclosure &Short Sales Ok, No Due Diligence Or Loan Commitment Fees, Refinancing Available on Currently Listed Properties, 1-3 Year Term.

**Investor Rehabilitation Program**

For the week of November 4th, 2013 our 30 year fixed rate starts at **7.99, or 9.875% APR**

Up To 125% Of The Purchase Price Or Up To 70% ARV, No Minimum Credit Score, No Income Qualification, Previous Bankruptcy, Foreclosure & Short Sales Ok, Minimum Investment Of $10,000, No Due Diligence Or Loan Commitment Fees.

This is not a commitment to lend. Restrtictions may apply. For wholesale use only. ACC Mortgage reserves the right to amend rates & guidelines. All loans are made in compliance with federal, state and local laws.

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