

A photograph of a man and a woman embracing from behind, looking towards a two-story house with a red roof. The scene is set during the "golden hour" of late afternoon or early evening, with warm, soft lighting. The man is wearing a red and white checkered shirt, and the woman has long dark hair.

**Low interest rates,
even if you have less than perfect or limited credit**

Conventional Refinance Loan Program

The conventional mortgage program has a variety of options to help low and moderate income borrowers refinance an existing mortgage, including cash out and rate/term refinances. Programs available to get you the cash that you need to consolidate debt or refinance out of your FHA mortgage insurance payments.

- ▶ Cash out up to 80% loan to value
- ▶ Rate/term refinance up to 95% loan to value
- ▶ Debt to income ratio up to 50%
- ▶ One year's tax return can be used to qualify at a higher income level
- ▶ Credit scores as low as 620
- ▶ May be eligible for reduced wait times for bankruptcy and foreclosure
- ▶ Programs available only to qualified borrowers. Programs subject to change without notice. Underwriting terms and conditions apply. Some restrictions may apply.

Call us today to learn more!

(800) 900 - 7878



T M O

THE MORTGAGE OUTLET

NMLS #37635 DRE #01154607