

A LENDER YOU CAN BANK ON

# Loan Products Wholesale and Correspondent

## Conforming Fannie Mae and Freddie Mac

- Fixed and ARM Options
- High Balance Options (Conforming Jumbo)
- Run DU or LPA on Our Site
- No Over Lays on FNMA with an approved AUS Findings
- No Over Lays on Cash Out, Self Employed, or Investment Property
- Odd Year Amortization Available on Fixed Rate Product (For Example: 26 or 27 years fixed rate loan)
- Transferred Appraisals Okay
- Manufactured Homes
- HomeReady by Fannie Mae and Home Possible by Freddie Mac
- FNMA RefiNow and Freddie Mac Refi Possible

## Government FHA, VA, USDA

- 620 minimum credit score on government
- Max 55% DTI on purchases & Refinances
- VA and FHA - High balance loans available
- FHA - Spot condo approvals
- VA - Split VA funding fee
- VA IRRRLs - no overlay on seasoning
- FHA streamlines/ VA IRRRLs reduced admin fee

Contact Us Today!

[TPOSales@fsbmortgage.com](mailto:TPOSales@fsbmortgage.com)

## FSB Mortgage Jumbo and Super Jumbo

- Fixed Rate and ARM products available
- Available for primary residences and second home, purchase, rate/term, & cash out
- Eligible credit scores as low as 700
- Max DTI up to 50%
- No Limit to amount of cash back
- Delayed financing is acceptable! Owner occupied and 2nd homes
- No limit on properties owned when subject is a primary residence

## FSB Mortgage's 1st and Combo HELOC

- One underwriter, one approval, one set of conditions for both products
- HELOC loan amounts up to \$250,000
- Product allows for LTV up to 100% - please note we do follow 1st mortgage guidelines
- Lower payment for borrowers - I/O option for the first 10 years
- FICO scores down to 660
- DTI up to 45%
- Combo HELOCs can be offered with conforming, high balance, jumbo, and government loan programs

## Additional Loan Products & Options

- First Savings Bank Participation Line Available for Non-Delegated and Correspondent Lenders
- Commercial Loans - Earn a referral fee and capture all of your client's business

All rates and programs are subject to change without notice. NMLS #411341. This information is intended to assist Mortgage Industry Professionals only and is not an advertisement to extend consumer credit.



FSB Mortgage powered by First Savings Bank. FSB Mortgage is a nationwide lender offering a broad range of loan products to broker and mortgage banking partners. You can count on FSB Mortgage to come through with diverse lending products, powerful loan features, and fast turn times.