

Key Jumbo Loans

The power to dream BIG!

FSB Mortgage and First Savings Bank are proud to announce our Key Jumbo Loans up to \$2,000,000.

Key Features

- ✓ Aggressively priced fixed rates for loan amounts greater than \$647,200 (high balance loan amounts eligible)
- ✓ 80% LTV up to \$2,000,000 with 740 minimum credit score
- ✓ 85% LTV no MI up to \$1,500,000 with 740 minimum credit score
- ✓ 70% up to \$1,500,000 with 680 minimum credit score
- ✓ Only primary owner occupied and 2nd homes available
- ✓ Max 43% DTI
- ✓ When paying off a 12-month or longer seasoned HELOC on a subject property, it's considered a rate and term refinance
- ✓ Gifts and Gifts of Equity: Permitted – Borrowers must have 5% of own funds
- ✓ Cash out up to 75% LTV with 740 minimum credit score and 70% LTV with 680 minimum credit score
- ✓ Max Cash Out
 - Greater than 50% LTV \$350,000 including debts, subordinate financing and cash in hand
 - Less than 50% unlimited to the max loan amount including debts, subordinate financing and cash in hand
- ✓ Appraisal Transfer OK
- ✓ Appraisal Requirement
 - Less than \$1,500,000 – One Full Appraisal
 - \$1,500,000 to \$2,000,000 – Two Full Appraisals
- ✓ To price Jumbo loans, make sure to choose 45 days as the lock period and manual u/w in FSB's system

Earn a client for life with FSB Mortgage's expanded product offerings!

Partner with us and give your borrowers all the lending options they need along with a smoother closing process.

Contact Us Today!
TPOSales@fsbmortgage.com

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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.