

# CERTIFIED FUNDING, L.P.

## Second Lien Specialists

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### TEXAS HOME EQUITY TERM LOANS CLOSED END FIXED RATES (2<sup>ND</sup> Liens Only)

80%

\$40,000 - \$200,000

15 Year

5.25

20 Year

5.50

**SFR Only. We will only follow a fixed rate 1<sup>st</sup> lien or an ARM product that is fixed for 5 years and fully amortized. Maximum debt ratio is 45% (exceptions to 50% on loans up to \$100,000). Add .50% to rates above for scores 680 – 699. Add 1% to rates above for scores 660 – 679. No Title Policy on loans up to \$150,000. Bankruptcies must be discharged for 5 years or more and 0.50% will be added to the rate. (S/E Borrower must be S/E for a minimum of 3 years, with maximum debt ratio of 45%).**

**Minimum loan size is \$40,000 – exceptions made if qualifies with tax appraisal.**

#### FEES:

- (1) If you are sending a home equity loan to Certified Funding as a referral, please have your borrower call our office to submit the 1003 directly. Certified Funding can take the application over the phone.
- (2) Broker Fees NOT permitted at this time.

**Fax application and signed 12 day disclosure to 972-248-3355. Short form application and disclosure can be obtained on the website at [www.certifiedfunding.net](http://www.certifiedfunding.net).**

