

Certified Funding, L.P.

Second Lien Specialists

17304 Preston Road, Suite 620
Dallas, Texas 75252

Phone: 800-858-7343

Fax: 800-688-0458

www.certifiedfunding.NET

Kelly Z. Kearns, AE

713-813-8985 Message Ctr.

A PAPER HOME IMPROVEMENT RATES "CAN'T BEAT THESE RATES"

	<u>Term</u>	<u>700 +</u>	<u>681 - 699</u>
90% CLTV (\$10K - \$100K)	15 Years	6.875%	7.375%
	30/15 Balloon	7.125%	7.625%
95% CLTV (\$10K - \$100K)	15 Years	7.875%	8.375%
	30/15 Balloon	8.125%	8.625%

Add .50% to rates above for previous bankruptcies (must be discharged for 5 years or more). Debt ratios to 50% with 700+ scores. Max debt ratio is 45% for scores below 700. We will only follow a fixed rate 1st or an ARM product that is fixed for 5 years or more and fully amortized. Appraisals must be ordered by Certified Funding. (S/E Borrowers must be S/E for a minimum of 5 years, with maximum debt ratio of 40%). Maximum add back is 50% on swimming pools, square footage addition and bathroom/kitchen remodels.

FEES:

- (1) If you are sending a home improvement 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.

Rates are subject to change without notice.

This flyer for use by businesses only and should not be distributed to borrowers.