

Certified Funding

Second Lien Specialists

17304 Preston Road, Suite 620
 Dallas, Texas 75252
 Phone: 800-747-7998 Fax: 800-320-7151
www.certifiedfunding.net

Nancy Struthers, AE
 NMLS ID 299622
 Cell Phone: 303-885-5105
 Email: nancy@certifiedfunding.net
 (call cell for fastest response)

Colorado 2nd Lien Home Equity Programs

Owner Occupied	Term	690+ score \$50K – \$275K	CF Closing Fees:
≤ 90% CLTV (max 45% DTI)	15 Year 30/15 or 20 Year	4.75 4.99	1) \$400 Origination Fee 2) \$37 Credit Report 3) \$20 Flood Certificate 4) \$75 Doc Prep Fee 5) \$50 Overnight Fee 6) \$75 Recording Fees 7) See website for other potential fees & what CF discloses (title & appraisal)
Owner Occupied	Term	690+ score \$50K – \$250K	
95% CLTV (max 45% DTI)	15 Year 30/15 or 20 Year	5.25 5.50	
Owner Occupied	Term	690+ score \$50K – \$250K	
95.01 - 100% CLTV (max 45% DTI)	15 Year 20 Year	6.50 6.75	

- Rates above apply to 690+ scores (pricing based on primary wage earner)
- 30/15 must qualify on 240 mo term
- SE borrowers must be S/E for a min 3 yrs

Exception Programs:

(done at investor's discretion & limited to Major Metropolitan areas only)

Credit scores 660 – 689
Previous Bankruptcy, must be discharged 5+ years

Rate Adjustments:

Credit Scores 660 - 689	+ 0.50%
Previous Bankruptcy	+ 0.50%

- We will only follow a Fixed Rate 1st or a fully amortized ARM product that is fixed for 5 years or more.
- Max 2 additional property on all cltvs (some exceptions made up to 3 properties).
- Appraisal must be ordered by Certified Funding, will allow tax values.
- We do not allow work visas, rural properties, 2nd homes, investment properties, duplexes, or log cabins. Max acreage for suburban is 3 acres.



- 1) If you are sending an equity or a home improvement 2nd lien to Certified Funding as a referral, please have your borrower call our office to submit the 1003 directly or go to our website & fill out the online application. Certified Funding can also 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.

