

# Certified Funding

## Second Lien Specialists

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 (call cell for fastest response)

### Colorado 2nd Lien Home Improvement Programs

Owner Occupied	Term	690+ score \$25K – \$150K	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)
95% CLTV (max 45% DTI)	15 Year 30/15 or 20 Year	5.25 5.50	
95.01 - 125% CLTV (max 45% DTI)	15 Year	6.50	
	20 Year	6.75	

- Rates above apply to 690+ scores (pricing based on primary wage earner)
- 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 1<sup>st</sup> 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
- Maximum add back is 50% on swimming pools, square footage addition and bathroom/kitchen remodels.
- We do not allow work visas, rural properties, 2<sup>nd</sup> homes, investment properties, duplexes, or log cabins.  
 Max acreage for suburban is 3 acres.



- 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.

