

Mortgage Loans for U.S. Citizens Primary Residences and 2nd Home or Condo Only

Terms:

- 20 yrs Term fully amortized
- Adjusts Semi-Annually 6 month at LIBOR + 4.5%

Full Documentation Products Available:

- 3/1 8.25%
- 5/1 8.375%
- 10/1 8.625%
- 30 year fixed 8.99%

Call for information regarding Alt Documentation

Conditions:

- Minimum Loan \$100,000 USD
- Maximum Loan \$1,500,000 USD

Requirements

- Minimum Credit Score 680
- No Bankruptcy, foreclosures past 7 yrs
- Available for wage earners and self-employed, retired with income, or commission earning employees
- Must be employed for a minimum of 2 yrs with the same business
- All Self-Employed must provide proof of self employment with a CPA letter or current and prior year business license
- Borrower's income is calculated from last 2 yrs tax returns or 24 months bank statements (.25 add to interest rate) for self employed or W-2 and YTD pay stubs for wage earners
- Maximum DTI (Debt to Income) 40%
- 3% 3 year prepayment penalty on unpaid balance of loan

Loan Fee's

- Loan Fee 2% + \$1,000 processing fee

Teresa Marlow - Owner, LTDM, Inc. Puerto Vallarta Mx

Local Cell: 044 322 132 5188

US Cell: 209 620 3622

Office: 329 291 7114

Email: teresa@ltdm.com.mx

Amber Sanchez Leon

US Cell: 408-671-7110