

PHM Financial Services'

ADVANTAGE

1. Excellent 80/20 Purchase Loan Programs featuring FICO's from 620 Full Doc through No Ratio.
 2. Single loan options to 100% LTV with no M.I.
 3. 2nd Homes to 100% CLTV, Full Doc through SISA.
 4. Pay Option ARMs to 95% LTV – 1X30 okay.
 5. Hybrid Option ARM featuring the security of a long term ARM with 3-payment flexibility of the option ARM, minimum payment can be fixed for a term of 1 to 7 years.
 6. Full value to residential properties with up to 20 acres (up to 50 acres eligible with LTV restrictions).
 7. Aggressive Alt-B Program - No trades, VOM/VOR, or verification of reserves. Collections do not have to be paid!
 8. Cash Out to 100% LTV with only 6 months seasoning!
 9. All fixed and adjustable products available include 40/30 Fixed Rate.
 10. Interest Only available on most 1st and 2nd Liens excluding 40/30 Fixed Balloon.
 11. Ability to speak with your, Underwriters and Loan Account Managers!
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Click on the Account Executive tab for a list of Account Executives, and the states they oversee.

Since 1996 PHM Financial Services has provided Mortgage Brokers with the most competitive and comprehensive line of alternative lending products in the industry. Call us today to see how we'll work with you to find the perfect loan program to fit your needs.



*Rates, fees and programs subject to change without notice. Not all programs are available in all states. Pre-pay restrictions apply in certain states, contact your Account Executive for more information. For professional use only.