



**TEXAS**

**LENDING PARTNERS**

a Division of American Pacific Mortgage Corporation NMLS #1850

# **LOAN**Playbook





## OUR MISSION

Is to provide lifetime mortgage services for every stage of growth; First Time Home Buyers to those Building their Dream Home, Investing and Retiring. Consulting with you to make strategic mortgage decisions, based on your financial portfolio, future plans and goals.



# Table of Contents

First Responder/Nurses/Teacher Options .....	3
Down Payment Assistance .....	4
Expanded Credit Loans .....	5
Expanded Income Loans.....	6
Bank Statement Loans .....	7
Investment & DSCR Loans .....	8
SecureLock .....	9
Construction Financing .....	10
Home Buying & Selling Assistance .....	11
Conventional Loans .....	12
Low Down Payment Loans .....	13
Jumbo Loans .....	14
VA Loans .....	15
FHA Loans.....	16
USDA Loans .....	17
Manufactured Homes .....	18
Reverse Mortgages .....	19
Keys on Time .....	20
APM Mobile.....	21

# First Responder/Nurses/Teacher Options



Teachers, law enforcement, first responders and nurses are all vital to our communities. We offer the Star program to these professionals with **incentives and reduction in fees**. It's our way of saying thank you.

## PRODUCT HIGHLIGHTS

- Teachers/Principals/School Counselors retired\* or currently full-time employed with a teaching credential in a public/private K-12 school
  - Police/Sheriff/Highway Patrol/Trooper/Border Patrol/ Correctional Officers
- retired\* or currently full-time employed with city/
  - county/state/federal law enforcement
  - Firefighters/First Responders
- retired\* or currently full-time employed with city/county/state or private company

*\*Must be able to show proof of retirement, i.e. retirement statement*

- Nurses retired\* (RN and CNA) or currently full-time employed in a hospital or clinic

Available for VA, FHA or conventional mortgages

- Reduced lender fees for eligible buyers (up to \$800)
- Gift funds can be used for 100% of the home purchase down payment
- Potential exclusion of student loan payments with proof of deferment

## BORROWER ADVANTAGES

- Reduce your lending fees by \$800 as our way of saying thanks for all you do for the community
- Makes it a little bit easier for you to obtain a mortgage by providing down payment assistance options to give more purchase power and reduce out-of-pocket expenses
- Reduce monthly mortgage payment with lender paid mortgage insurance
- Take advantage of a float-down option if rates go down prior to signing loan documents

## REALTOR ADVANTAGES

- Expand your homebuyer pipeline to include teachers, police, fire fighters, first responders and correctional officers
- Give your buyer more purchase power with 100% gift fund down payment assistance and/or lender paid mortgage insurance options
- Reduction in lender fees only given to our Star professionals

# Down Payment Assistance (DPA)



Sometimes all you need is a program that can help with the down payment. There are hundreds of programs available that help buyers in specific geographic areas, in addition to more broad programs that support larger areas. Be sure to talk to your Loan Advisor about regional assistance programs that might help you buy your home.

## National DPA (TDHCA, TSAHC, SA HIP, CLICK N SAVE, & OTHERS)

- Second mortgage loan up to 5% of the lesser of the appraised value or purchase price (no dollar cap)  
*Depending on availability*
- DPA work in conjunction with an FHA loan—FHA product guidelines apply
- Income limits apply to some programs, one having no income limit.
- This DPA has option for repayment or forgivable over time

## Chenoa Fund

- Down payment assistance provided will be 3.5% of the lesser of the sales price or appraised value
- May be used with HomeReady or conventional standard first mortgage
- Proceeds can be used for either down payment assistance, closing cost assistance, or a combination of both. Second mortgage proceeds may be used to fund up to 100% of the Borrower's cash to close.
- Min 660 credit score
- Income limits do apply

## BORROWER ADVANTAGES

- Get your dream home now and not wait to save for the down payment
- Available for first-time or repeat homebuyer, co-borrowers don't have to live in the property
- With low down payment option, cancelable mortgage insurance and more, homeownership can be more affordable
- Some options do not need to be paid back if requirements are met

## REALTOR ADVANTAGES

- Get more buyers into homes with down payment assistance loan options
- Expand your reach with additional programs that provide flexibility and alternatives for financing
- Low down payment and DPA programs enable homeownership faster reality for many

# Down Payment Assistance (DPA)

We know some potential homebuyers could really use a little help with their down payment. APM has access to hundreds of programs that can help buyers in specific geographic areas, in addition to broader programs that support larger areas. Talk to your Loan Advisor about regional assistance programs that may help you buy your home.

## PRODUCT HIGHLIGHTS

### National DPA

- Second mortgage loan up to 4% of the lesser of the appraised value or purchase price (no dollar cap)
- May be paired with FAHE My Place Mortgage, or the Springboard to Homeownership Second
- Not available in all states
- DPA work in conjunction with an FHA loan—FHA product guidelines apply
- Income limits apply
- This DPA has option for repayment or forgivable over time

### Chenoa Fund

- Down payment assistance provided will be 3.5% of the lesser of the sales price or appraised value
- May be used with HomeReady or conventional standard first mortgage
- Proceeds can be used for either down payment assistance, closing cost assistance, or a combination of both. Second mortgage proceeds may be used to fund up to 100% of the Borrower's cash to close.
- Min 660 credit score
- Income limits do apply

### Within Reach

- 30 year fixed rate loan
- Down payment assistance
- No minimum down payment
- Loan amounts vary by state/county requirements set by FHA
- Income limits apply
- Homebuyer education required for one borrower
- Not available in New York



**DOWN PAYMENT**  
-SOLUTIONS-

## BORROWER ADVANTAGES

- Get their dream home now - don't wait to save for a down payment
- Available for first-time or repeat homebuyers, co-borrowers don't have to live in the property
- With low down payment options, cancelable mortgage insurance and more, homeownership can be more affordable
- Some options do not need to be paid back if requirements are met

## REALTOR ADVANTAGES

- Get more buyers into homes with DPA loan options
- Expand your reach with additional programs that provide flexibility and financing alternatives
- Low down payment and DPA programs enable homeownership faster reality for many

# Expanded Credit Loans



Do you have a borrower that has current or past credit challenges? There are **multiple products** available that can help, depending on the circumstances, financing needs and other compensating factors.

## PRODUCT HIGHLIGHTS

- Loan Amounts from \$100K–\$3M
- Multiple loan terms available including 40 year and interest only
- One day seasoning for recent credit events
- Owner Occupied, 2nd homes & investment properties allowed
- SFR, townhome, condo, 2–4 Units
- First time homebuyers
- May pay off debt to qualify
- Unlimited cash out available
- Foreign nationals allowed
- ITIN required

## BORROWER ADVANTAGES

- If you have had difficulty obtaining mortgage financing for a home, second home, or investment property due to a recent credit event or financial hardship, we have multiple solutions available.
- Qualify for financing in as little as one day after bankruptcy discharge.
- Various fixed and ARM loan terms, with interest-only ARM products if you are interested in a lower monthly payment for an initial period of time.

## REALTOR ADVANTAGES

- Expand your purchase pipeline with buyers who you could not previously qualify due to a recent credit event or financial hardship.
- Create raving fans by offering a program that assists those who need non-traditional guidelines to get them into their dream home faster.
- We offer programs not requiring a valid Visa

# Expanded Income Loans

Do you have a borrower that has **income that's difficult to prove**, or that needs some **expanded criteria to help qualify**? We have loan programs that open the door to borrowers who need access to financing but don't fit the standard agency or jumbo program guidelines including:

- Borrowers that need to use bank statements as income documentation (self-employed only)
- Borrowers without a social security number but living & working in the U.S. for two years or more

## PRODUCT HIGHLIGHTS

- For self-employed borrowers, income is calculated based on bank statement deposits rather than tax returns
- Bank statement loan option with 2 years self-employment
- 12- or 24-month bank statement options
- Up to 100% of eligible deposits averaged over 12-24 months
- 90% LTV purchase to \$1M
- 90% LTV purchase to \$1M Second Home
- 85% LTV to \$1M investment property purchase
- Loan amounts to \$3M
- Allows for unlimited investment properties with debt service of 75% with lease, appraisal and down payment
- 80% Max LTV
- Loan amounts to \$2M
- SFR & 1-4 unit properties & condo's
- Allows for asset depletion to be used in lieu of salaried income

## BORROWER ADVANTAGES

- We have alternative ways to calculate income—such as bank statements
- We offer jumbo loans too—up to \$3M
- If client is a perpetual investor—we allow for unlimited properties
- Don't have a 700+ credit score—we have multiple options for most credit scenarios

## REALTOR ADVANTAGES

- In-house delegation means we control the transaction end to end to close on-time
- Expand the inventory of options available by providing your buyer the most flexibility for maximum jumbo and cash-out financing



# Bank Statement Loans

Bank Statement Loans help business owners, the self-employed, gig workers, or retired borrowers get a home loan based on bank statements instead of tax returns.



## PRODUCT HIGHLIGHTS

- Utilizes 12–24 Months Personal or Business bank statements from the same account
- No mortgage insurance required
- Up to 90% max LTV
- 660 minimum credit score
- 50% maximum debt-to-income ratio
- \$3M maximum loan amount
- \$100,000 minimum loan amount
- Minimum of 2 years self-employment with same business

## BORROWER ADVANTAGES

- Business owners can show 12–24 months of P&L statements
- Typically, we will accept debt to income ratios up to 50%
- Fixed-rate, adjustable or interest-only mortgages available
- Sellers can put up to 6% of the sales price in closing costs (2% for investment homes)

## REALTOR ADVANTAGES

- Provides a solution for borrowers who would typically not qualify for traditional loans, but can demonstrate stable and consistent income each month
- Expand your reach with self-employed or side-hustle borrowers with non-traditional loan solutions

# Investment & DSCR Loans

Investors have a unique set of needs depending on the type of property being financed, as well as their overall portfolio. Texas Lending Partners has programs that **cater to first-time investors as well as seasoned professionals** seeking to add to their real estate empire.



## PRODUCT HIGHLIGHTS

- LTV up to 85%
- Loan Amounts to \$2M
- SFR and 1-4 unit properties, condos & townhomes
- Debt Service Coverage Ratio 75% with lease agreement, appraisal and down payment
- Fixed and adjustable rate programs available
- Rate & term refinance and cash out options available
- LLC vesting allowed
- Unlimited investment properties with some programs

### BORROWER ADVANTAGES

- To purchase your investment property, you can qualify off the cash-flow of the property versus traditional income documentation.
- Available to first-time investors
- Cash-out refinancing provides access to equity
- Short term rentals allowed for refinance transactions

### REALTOR ADVANTAGES

- Debt Service Coverage Ratio(DSCR) offers a financial alternative for buyers who thought they needed all cash or the use of hard money lenders to buy income properties
- Cash-out refinancing is available to free up funds for your buyer's next investment purchase
- No limit to the amount of financed properties



# SecureLock

Shop, negotiate and close your transaction confidently knowing your buyer's home loan is approved, locked and ready to close. Our SecureLock program allows your buyers to obtain credit approval and **lock in their interest rate before they find or build their homes! If rates drop within 21 days of closing, so does the rate!** If interest rates rise, we've got them covered—the rate stays right where they locked it.

## PRODUCT HIGHLIGHTS

- Lock the interest rate while shopping for a home
- Secure the interest rate for up to 360 days on new construction properties
- Secure the interest rate for up to 180 days on regular purchases
- Protects the interest rate if rates go up
- Ability to lower the interest rate if rates go down
- Most primary residence, conventional, high balance and FHA loans are eligible\*

*\*For primary residence only. Conforming and Government fixed loans up to \$726,200 and fixed high balance to \$1,089,300. Any 90 day locks require an upfront fee payable to American Pacific Mortgage within 5 days of the lock. Full credit approval required. Speak with your new home mortgage expert or Loan Advisor for full details. Rules, fees and programs may change at any time for any reason.*

## BORROWER ADVANTAGES

- Peace of mind while shopping or waiting to build a home
- Protection if rates rise, and the advantage to lower before closing if rates go down
- Combine with Keys on Time program for double the security and confidence

## REALTOR ADVANTAGES

- Having your buyer's home loan approved, locked and ready to close can give you peace of mind while you're out shopping, negotiating or closing your transactions.
- Our program allows your buyers to obtain credit approval and lock in their rate BEFORE they find or build their new home. Secure rates available up to 360 days.
- A locked loan during a rising rate environment brings peace of mind.

# Construction Financing



Building a home brings a whole set of decisions, excitement, and frustration. We have **certified Builder Pros that have specific construction financing training and expertise**—to give you peace of mind. Whether it's your first new build or you're an old hand, we have what you need to get the financing in place to make your dream home a reality.

## PRODUCT HIGHLIGHTS

### Construction financing:

- Up to 100% loan-to-value financing
- 660 minimum FICO Score
- 50% max debt to income ratio\*
- Single family properties only
- 3 months payment reserve
- 5% contingency fund
- Up to 12 months to build
- Land & home package available

### Permanent financing

- Conventional, FHA and VA loans
- 30, 20, 15, and 10 fixed-rate options
- Permanent refinance loan based on final appraised value

## BORROWER ADVANTAGES

- Buy a piece of property and build your dream home with one easy loan
- Streamlined approvals and draws
- Dedicated construction team for quick processing
- SecureLock with up to 365 day rate lock
- Don't need to sell home to qualify
- Owned land can be used for down payment

## REALTOR ADVANTAGES

- Expands accessibility for buyers wishing to purchase property and build their dream home
- Allows for agents to sell properties in builder projects and offer a one-time close option
- Our Loan Advisors must complete a three part education course, so you know your clients are in good hands.

# Home Buying & Selling Assistance



Temporary Buydowns reduce the rate, **lowering payments during the early years of the loan.** We have options that can reduce the rate by 3, 2 or just one percent per year. For example, on a 2/1 buydown rate is reduced by 2% in the first year, 1% in the second year, then remains at the note rate for the remaining life of the loan for fixed-rate loans. These buydowns work great when the **seller provides sales concessions to assist in buydown program.**

## PRODUCT HIGHLIGHTS

- Buydown may only be paid by seller or builder
- Available on most Conventional, FHA and VA loans
- Purchase loans of primary and second homes only
- Borrower's rate cannot increase more than 1% per year including the buydown annual increase
- Borrower qualifies for monthly payment at the Note Rate (if a fixed rate) not the temporary rate reduction
- 3/2/1 Buydown, 2/1 Buydown or 1/0 Buydown options available
- Fixed and ARM available

## BORROWER ADVANTAGES

- Frees up cash in the beginning of the loan, allowing buyer to ease into monthly payments
- Extra cash is particularly handy for costs after purchasing a home such as furniture, landscaping and home improvements
- If paid-off through a sale or refinance, any remaining buydown fees are returned and paid against the balance

## REALTOR ADVANTAGES

- Provides the ability to offer an incentive to buyers without lowering the list price
- Seller can buydown the rate for their buyer and create an optimal solution

# Conventional Loans



Fannie Mae®



Fannie and Freddie buy about half of all the mortgage loans that lenders make. That provides lenders with the capital to make more loans. These loans are **great for anyone with solid credit that can meet Fannie and Freddie loan standards.**

## PRODUCT HIGHLIGHTS

- Conforms to Fannie Mae and Freddie Mac standards
- Does not need to be the primary residence
- Minimum credit score of 620
- Max loan amount varies based on the area
- Debt-to-income limits apply
- Bankruptcy seasoning is 48 months, foreclosure 7 years and short sale is generally 4 years.
- Not insured or guaranteed by the federal government
- If less than 20% down on a property, borrower pays for private mortgage insurance
- To qualify, borrower must have good credit, a steady income, and money for a down payment
- Borrowers with good credit receive lower rates

## BORROWER ADVANTAGES

- Down Payment options as low as 3%
- No mortgage insurance with 20% or more down
- Removable mortgage insurance at 20% equity
- Can be used for second homes or investment properties
- No limits on income, area or occupancy type.
- Gifted money can be used for the down payment
- Seller contributions allowed

## REALTOR ADVANTAGES

- The most popular loan product—provides easier loan approvals
- Appraisal requirement flexible for certain scenarios
- Low down payment options
- Primary homes or investors—these products fit most buyers

# Low Down Payment Loans



Do you have a buyer that has the credit and income to qualify, but needs help with the down payment? We have several programs with low down payment options including standard FHA, VA & USDA along with a few specialty programs with the buyer in mind.

## PRODUCT HIGHLIGHTS

### Conforming Loans

- Purchase/rate and term refi—97% LTV
- 1% Down payment with no MI
- 105% Max CLTV with qualifying 2nd
- Temporary buydowns allowed
- Boarder Income allowed

### FHA

- Purchase—96.5% LTV
- Rate and term refi—97.75% LTV • Streamline refi—100% LTV
- No maximum CLTV for secondary financing

### USDA

- Purchase/refi—100LTV
- DPA programs permitted

### VA

- Purchase/refi—100% LTV
- Cash out refi allowed

## BORROWER ADVANTAGES

- Available for first-time or repeat home buyers
- Co-borrowers don't have to live in the property
- Cancelable mortgage insurance with some programs
- Homeownership can be more affordable

## REALTOR ADVANTAGES

- Provide your buyer with alternatives to conventional loan programs for even more financing flexibility
- Create more opportunities through low down payment and mortgage insurance options



# Jumbo Loans

Have a borrower that exceeds the conforming loan limit? Not to worry—we have a dozen various jumbo solutions to meet most borrower needs. Combine that with in-house delegated underwriting and we control the process end to end. Jumbo lending is not limited to the banks, we are a top lender in the jumbo space.

## PRODUCT HIGHLIGHTS

- Programs for up to \$3M, with a few programs up to \$5M
- Max LTV/CLTV is 90%
- ARM, fixed and interest only options available\*
- Options for FICOs as low as 660
- Asset depletion options available
- Departing Residence Waiver options available
- VA Jumbo loan financing available
- Cash out options available
- No MI options
- Non-warrantable condo programs
- Allowable short term rental options
- Split mortgage options available—solutions that may qualify more borrowers

*\*Restrictions/guidelines may apply*

## BORROWER ADVANTAGES

- We have multiple Jumbo loan programs to choose from up to \$5M
- Qualifying options down to 660 credit score
- Gift funds can be used for a down payment
- Departing residence rental income can be used for qualifying
- Stock (RSU) income allowed
- Split mortgage options can provide an overall better payment than a traditional one mortgage solution

## REALTOR ADVANTAGES

- In-house operations team handles from end to end—controlling the experience and closing on time
- Expand your reach with more borrower jumbo solutions
- Split mortgages can be a great solution for homes that exceed high-balance conforming limits where rates are often higher. The house payment is split between a first and second mortgage, often providing an lower payment.
- Down payment may be as low as 10%\*



# VA loans

VA



U.S. Department  
of Veterans Affairs

If your clients are currently serving in the Military, an eligible Veteran, or surviving spouse then it is time to take advantage of **one of the most useful military benefits!**

We work to knock down barriers and help get VA offers accepted. We strive to make your purchase offer viewed as equal to or more desirable than FHA or conventional loans. We also provide full underwriting approval before looking for a home.

## PRODUCT HIGHLIGHTS

- Guaranteed by the Veterans Administration (VA)
- To qualify, borrower must be a current member of the U.S. armed forces, a veteran, a reservist/national guard member, or an eligible surviving spouse
- No down payment required in most cases
- No private mortgage insurance requirement
- No maximum loan limit
- Must be owner's primary residence for at least one year
- Can be used to buy a single family residence, condo, townhouse, manufactured home, or new construction.
- Minimum credit score of 580
- One time VA funding fee (based on down payment, but may be waived in certain circumstances)
- Termite Report required on most VA loans
- Certificate of Eligibility needed
- Multi-Family

## BORROWER ADVANTAGES

- No down payment required
- Low fees
- No monthly mortgage insurance
- More relaxed credit and income qualifications
- No loan limits with full entitlement
- VA home loan benefit may be used more than once
- Gifts, grants, and seller contributions (6% max) allowed
- 100% gift funds allowed

## REALTOR ADVANTAGES

- We handle all the paperwork— no significant time delays
- No down payment requirement
- Assumable (if sellers agree)
- Low or no down payment options
- Ability to give back to our Veterans



# FHA Loans

This loan was designed to make homeownership possible by allowing **flexibility with credit and down payments**. FHA financing is **not just for first-time homebuyers** and provides opportunities for many clients that meet the loan guidelines.

## PRODUCT HIGHLIGHTS

- Must be owner's primary residence (co-borrower does not need to live in home)
- Minimum credit score of 580-620 (based on program)
- Mortgage Insurance is required
- Max loan amount varies based on the area
- Debt-to-income limits apply
- Bankruptcy seasoning: 24 months
- Short sale/foreclosure seasoning: 36 months
- Federal Housing Administration guarantees mortgage
- Can be used on homes with 1-4 units
- More liberal guidelines than conventional loans
- Flexible credit review
- Fixed or adjustable rates
- No prepayment penalty
- Temporary or permanent rate buydowns available

## BORROWER ADVANTAGES

- Down Payment options as low as 3.5%
- Used with most Down Payment Assistance programs
- Down payment and other required funds may be gifts
- Seller concessions to help with closing costs and/or buydown costs
- Don't need to be a first-time homebuyer
- Streamline refinance possible with no appraisal, no income verification and no credit check required.

## REALTOR ADVANTAGES

- Grow your client base: options for people with student loan debt or lower credit scores
- Specialize in first-time home buyers
- Seller/Agent contributions up to 6% are allowed for closing costs
- Low FICO requirement
- Low down payment options
- Can be paired with DPA programs

# USDA Loans

If you are working in a rural area with USDA coverage, then this is a great loan for your clients. This loan was created to help people become homeowners in rural America with **no down payment** needed.

This product provides **flexibility on credit**, and does have household income restrictions.



## PRODUCT HIGHLIGHTS

- Available in rural and some suburban areas
- Ask your Loan Advisor if available in your area
- Must be owners' primary residence
- Minimum credit score of 580
- Household income limits vary based on location
- No down payment required
- Debt-to-income limits apply
- Bankruptcy/foreclosure/short sale seasoning: 36 months
- Streamline refinance available with no appraisal, no credit check required and reduced fees.

## BORROWER ADVANTAGES

- No down payment required
- Fixed-rate mortgage
- U.S. Dept. of Agriculture guarantees mortgage
- Rates are often better than conventional loans
- Seller contributions toward closing costs allowed
- Reduced fees
- Not limited to first-time homebuyers
- Flexible credit and underwriting terms

## REALTOR ADVANTAGES

- Great for Realtors wanting to expand their coverage areas
- Good option for those buying in rural areas (and many suburban areas)
- Seller can make contributions
- Low FICO requirement

# Manufactured Housing



Manufactured homes of today are very different from what they have been traditionally, opening the market for buyers to get into a home where they previously could not. Texas Lending Partners provides a variety of loan programs to support the purchase or refinance of a manufactured home.

## PRODUCT HIGHLIGHTS

- Conventional, FHA and VA loans
- Primary residences and second homes
- Up to 97% on a primary purchase and rate-term refinance
- Similar features to site-built homes
- Cash out refinance available
- Specific guidelines by program regarding foundations, roof pitch, garages, etc.

## BORROWER ADVANTAGES

- The Manufactured Housing Select program offers a relatively inexpensive way to enter the housing market through the purchase of a manufactured home
- Many loan products available to fit the needs of buyer

## REALTOR ADVANTAGES

- Open doors for your clients to an affordable housing option
- Offer a service many other real estate agents cannot by including manufactured properties in your home search

# Reverse Mortgages

Owning a home and leveraging the equity you've built can help make retirement years less stressful and offer the borrower and their heirs' peace of mind.



## PRODUCT HIGHLIGHTS

- May be used for purchase or refinance
- Borrower maintains ownership
- Proceeds typically tax free
- Does not affect Social Security or Medicare
- Borrower is never forced to leave the home
- Debt does not pass to heirs
- Primary residence only
- All borrowers on the loan must be age 62 or older

*Reverse mortgages are loans offered to homeowners who are 62 or older who have equity in their homes. The loan programs allow borrowers to defer payment on the loans until they pass away, sell the home, or move out. Homeowners, however, remain responsible for the payment of taxes, insurance, maintenance, and other items. Nonpayment of these items can lead to a default under the loan terms and ultimate loss of the home. FHA insured reverse mortgages have an up front and ongoing cost; ask your Loan Advisor for details. These materials are not from, nor approved by HUD, FHA, or any governing agency.*

## BORROWER ADVANTAGES

- Use for upsizing or downsizing current home with access to equity
- Buy a property closer to family or pay off existing mortgage and debts
- Creates another source of income
- Financial planning tool available to assist in long range planning

## REALTOR ADVANTAGES

- Use with purchase to allow older buyers to access their equity
- Use to downsize or upsize current residence using current equity
- Expands accessibility to properties for seniors

# Keys on Time

Help your buyers get their offers accepted. Present an offer backed by the purchasing power of full loan approval, and the commitment to close on time. If we don't meet the closing date, **we'll pay \$2,000 to the buyer or seller** (buyer's choice).



## PRODUCT HIGHLIGHTS

- The buyer completes application prior to an accepted offer, TLP processes and provides a full loan approval
- Over 90% of owner-occupied homes qualify
- First-time and move-up homebuyers are eligible
- Available for purchase transactions for single-family, condos, primary, investment and second homes
- TBD properties are eligible

*\*Commitment not available in Oregon. Terms and conditions apply. Visit [www.apmortgage.com/kot](http://www.apmortgage.com/kot) for full details or you may ask for a printed copy of the terms.*

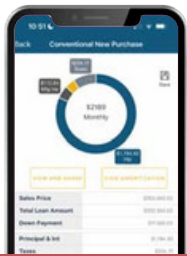
## BORROWER ADVANTAGES

- Many loan companies will not offer a full-approval prior to a property under contract. This gives buyers the advantage with their offer.
- Be competitive with cash offers!
- Only an appraisal contingency needed.
- Close right after appraisal receipt and underwriting
- Combines with SecureLock program

## REALTOR ADVANTAGES

- Your clients offer has a competitive advantage
- The \$2,000 can be given to your client or the current owner if funding is delayed—could help the offer if needed
- Feel confident about your timelines.
- Quick turnarounds once a home is found.

## DESIGNED FOR **BORROWERS** ON THE MOVE



**Calculate  
Mortgage  
Options**



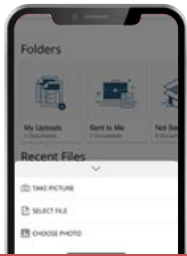
2-5 Minutes



**Apply for  
a loan on  
the phone**



5-20 Minutes



**Scan  
Encrypted  
Paperwork**



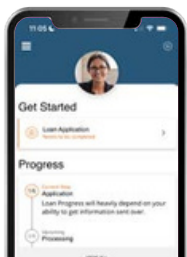
5-20 Minutes



**Chat  
with the  
Team**



As Much  
As You Like



**Track  
Loan  
Progress**



2-5 Minutes



**Sign  
Mortgage  
Documents**



2-10 Minutes

### AGENT BENEFITS

- Co-branded App and web link
- Easy way for the agent to share the application
- Customize home page with personalized web links
- Make quick calculations
- Helps borrowers get quicker and easier pre-approvals
- Access the pre-approval letter and modify as the Loan Advisor allows
- Notifications and status updates
- Communicate with borrowers and lending team via chat
- Ability to remit documents/ purchase contracts and addendums

**ASK YOUR LOAN ADVISOR  
TO CREATE A CO-BRANDED  
APP TODAY!**

# MEET THE TEAM



**RICK A. CHISM**  
NMLS #329402  
BRANCH MANAGER  
210.630.1550

**SHERI C. WALLS**  
NMLS #1805299  
BRANCH MANAGER  
210.365.6950



**MIKE PUENTE**  
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