

Creative Product Solutions For Our Builder Partners

**Ability to turn contingent
buyers into cash buyers
with Community Cash**

Jumbo Loans

**Full Suite of Non-QM/Niche
Products, including No
income verification**

**Temporary and Permanent
buydowns**

One Time Close Loan

**Down Payment
Assistance Programs**

**FHA Lending to 500 \ VA No
FICO Requirement**

Manufactured Home Loans



**COMMUNITY
LENDING GROUP**

Opening More Doors For Future Buyers

Conventional Products

FNMA & FHLMC PRODUCTS:

- Standard Fixed / ARMs
- High Balance Fixed / ARMs
- Refi Possible®
- Home Possible®
- HomeReady® Fixed
- MH Advantage™
- RefiNow™

FEATURES:

- Underwrite to AUS, no overlays
- Full condo approval department
- Aggregator / Investor
- Manufactured Homes
- ITIN
- Buydown Options
- Community Land Trusts
- Auxilliary Dwelling Units (ADUs)
- Energy Efficient Mortgages

FHA Products

PRODUCTS:

- FHA Standard Fixed
- FHA High Balance Fixed
- FHA Standard Streamline
- Refinance Fixed
- FHA High Balance
- Streamline Refinance Fixed
- FHA No FICO
- FHA 203(h)
- FHA 203(h)(k)
- FHA Section 184
- FHA NAF-NAF
- Streamline Refinance

FEATURES:

- Credit Score down to 500
- No Credit Score Option
- Disaster Relief
- DACA Borrowers
- Manufactured Homes
- Buydown Options
- AUS 580+
- Manual down to 500



CLG.loans

These products feature no or low fico requirements and no overlays for a smoother transaction.

VA Loan Products

PRODUCTS:

- VA Standard Fixed
- VA High Balance Fixed
- VA Standard IRRRL Fixed
- Manufactured Homes
- Buydown Options
- Up to 100% LTV
- Refi up to 100%

FEATURES:

- Credit Score down to 500
- No Credit Score



USDA Loan Products

PRODUCTS:

- USDA Standard Fixed
- USDA High Balance Fixed
- USDA Streamline Refinance
- USDA Streamline-Assist
- USDA Section 502
- Pilot Program

FEATURES:

- 580 Credit Score
- Streamline Options
- Section 502 Pilot
- Manufactured Homes
- Buydown Options



**COMMUNITY
LENDING GROUP**



Looking For More Cash Offers?

Turn Your Buyers Into Cash Buyers

With Community Cash, your buyer can make a competitive, true cash offer that is **not contingent** on financing!

Buying in cash means convenience and certainty. Community Cash will purchase your buyer's home with **cash** and sell it back to them!

Program Highlights

NO mortgage contingency

Close on time

No buyer-side delays

**Buyer avoids
multiple moves**

**Buyer can purchase their
new home before selling
their current home**

**Free up time to close
more homes!**