

# **AFF AMERICAN FIRST FINANCIAL, INC.**

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WEBSITE: [www.americanfirstfinancial.com](http://www.americanfirstfinancial.com)

## **EXCEPTIONAL PRODUCTS**

**FOR ALL PROPERTY TYPES INCLUDING CONDOS AND MODULARS  
(SEE GUIDELINE MATRIX FOR MORE SPECIFIC GUIDELINES PER PROPERTY TYPE)**

**LOANS TO \$2,500,000  
NO TRADE LINES NEEDED  
LEASE OPTION CASH OUT REFI  
USING APPRAISED VALUE, OK  
DTI TO 60%**

## **NON OWNER LOANS PURCHASE OR REFINANCE**

**MINIMUM LOAN SIZE \$75K**

### **FULL DOC**

**SCORES MAX LOAN SIZE**

<b>80% LTV</b>	<b>680</b>	<b>\$650,000</b>
<b>* 75% LTV</b>	<b>680</b>	<b>\$1,000,000</b>
<b>* 70% LTV</b>	<b>680</b>	<b>\$1,500,000</b>

## **PURCHASE OR REFINANCE**

**MAX CASH OUT REFI LTV IS 70%  
MINIMUM SCORE 650**

**MINIMUM LOAN SIZE \$75K**

### **FULL DOC**

**SCORES MAX LOAN SIZE**

<b>90% LTV</b>	<b>680</b>	<b>\$650,000</b>
<b>80% LTV</b>	<b>680</b>	<b>\$1,000,000</b>
<b>80% LTV</b>	<b>580</b>	<b>\$425,000</b>
<b>75% LTV</b>	<b>680</b>	<b>\$1,500,000</b>
<b>70% LTV</b>	<b>720</b>	<b>\$2,500,000</b>

**CLTV'S TO 95%**

### **CASH OUT REFI**

**70% LTV 660 \$425,000**

### **STATED INCOME**

**70% LTV 600 \$150,000**

### **STATED CASH OUT REFI**

**60% LTV 600 \$150,000**

**\* SECOND HOME ONLY**

## **STATED INCOME**

**MINIMUM LOAN SIZE \$75K**

### **SELF EMPLOYED**

**PURCHASE OR REFINANCE**

**MAX CASH OUT REFI LTV IS 70%**

**SCORES MAX LOAN SIZE**

**80% LTV 700 \$150,000**

**FOR LARGER LOANS USE 12 MONTHS  
PERSONAL BANK STATEMENTS**

## **BANK STATEMENT LOANS**

**TO 70% LTV**

**FOR SELF EMPLOYED**

**CALL FOR DETAILS**

**RURAL PROPERTIES OK**

**NO LIMIT ON ACREAGE**

## **24 HOUR FAX APPROVAL**

**FAX TO: (727) 216-6438**

**AFF SUBMISSION SHEET**

**TYPED 1008 & 1003**

**TRI-MERGE CREDIT REPORT**