

# We have money to lend. (Need some?)

**ViewPoint Bankers Mortgage offers great rates and a variety of loan programs sure to meet your needs:**

LOAN TYPE	FEATURES
<b>FHA</b>	Only 3.5% down payment required Loan amounts to \$271,050 Up to 6% seller contributions allowed Gifts OK (from family or "family-like" donors)
<b>USDA</b>	30-year fixed loans Refinancing of Direct and Guaranteed USDA Rural Development housing loans allowed No down payment required
<b>Fannie &amp; Freddie</b>	Loan amounts to \$417,000 5% down – up to 3% seller contributions 10% down – up to 6% seller contributions Interest-only option available
<b>VA</b>	\$1.00 move-in possible Seller can pay up to 4% of purchase price, plus title policy and "non-allowables" Texas Veteran Program
<b>Portfolio Jumbos</b>	80% LTV up to \$1 million Great rates available on 3/1 and 5/1 ARMs, 1-year Treasury and 2.75% margin, CAPS 5/2/5
<b>Condos</b>	New construction, condo conversions and FHA condo approvals
<b>Purchase Plus Improvements</b> (Need a new roof, kitchen, bathroom or pool?)	Roll in up to 25% of "as is" value into loan Loan amounts to 95% of improved value Up to 120 days to complete improvements 80% LTV to \$1 million
<b>Const-to-Perm One Time Close</b>	90% LTV to \$417,000 (primary) 80% LTV to \$1 million (primary) Second home and interim financing available



**ViewPoint**  
BANKERS MORTGAGE



\*5/1 ARM : 4.238% Annual Percentage Rate (APR) based on loan amount of \$600,000 with 20% down payment. Principal & Interest Payment of \$3,453.94 for 60 months then rate adjusts annually for remaining 25 years based on above listed index, margins and caps. Rate available 4/28/09 for 45 day lock. Rates subject to change. Normal credit standards apply. 1/2010