

## Specialty Programs

- Duplex, Townhome, Modular, and Two-Flat property types priced the same as SFR.
- Investment Property for 1-4 family, purchase and rate/term refinances.
- Rural properties with no adjustment to rate.
- Acreage allowed with final value given to home and 10 acres.
- 3-4 Family Owner Occupied to 80% LTV (700 mid-score required).
- Condominiums - up to 8 stories, 10 units minimum, less than 40% rental units, no condotels.
- Refinance of construction loan into permanent financing (1st lien only – construction must be complete).
- Manufactured financing allowed to 80% LTV (fixed term, purchase, refinance, and cash out allowed).
- 620 mid-score program max- 80% LTV/CLTV, \$500K max, rolling 1x30 on mortgage in last 12 months allowed.
- Vacation Homes to 80% LTV/CLTV – 1st or 2nd Position Cash Out available.



**For complete product guidelines/restrictions/current rates please refer to [usbank.com/brokerloans](http://usbank.com/brokerloans) or to learn more email your Account Executive now.**

**[usbank.com/ brokerloans](http://usbank.com/brokerloans)**

user id: wholesale  
password: quality

All of  serving you®

**This document is not a Consumer Credit Advertisement and is intended for Mortgage Professionals use only.**



This information is provided to assist Mortgage Professionals and is not a consumer credit advertisement as defined by Regulation Z. If you would like to obtain information about U.S. Bank products and services, please call 800-USBANKS or visit [usbank.com](http://usbank.com).

Mortgage Professionals who wish to be removed from this distribution list, please contact any of the following [[consumer.finance@usbank.com](mailto:consumer.finance@usbank.com)], toll free phone 1-866-850-4180 or toll free fax 1-866-350-3146. Our postal address: U.S. Bank, Consumer Finance Broker Sales, 4325 17th Ave. S.W., Fargo, ND 58103.

For Use by Mortgage Professionals Only. Not intended for Public Distribution.