

Residential Consumer Bridge Loan Program

This program allows a borrower to finance the purchase of a specific new owner-occupied property with the intention of selling their existing home.

Loan Amounts:	\$100,000 - \$2,500,000+
Property Type:	SFR - Condo - Townhouse
Loan Type:	Owner-Occupied Purchase – 1st and 2nd TDs
Loan-to-Value:	Up to 70% on New and/or Existing Home
Interest Rates:	1st's from 9.99%, 2nd's from 12.50%
Terms:	11-month term with Balloon – Interest Only Payments
Borrower Benefits:	No Prepay Penalty - Same Day Approvals
Underwriting:	Equity Driven, Bank Statements, No Tax Returns (other docs will apply)
Property Valuation:	Broker Price Opinion (BPO) required – Appraisal in some cases
Points & Fees:	2+ points plus Underwriting & Valuation (no financing of points & fees)
Good to Know:	3 Day Right to Cancel Rule applies – MLO required
Good to Know II:	HUD Counseling & HUD Counseling Certification required
Fast Closing:	Close is as few as 10 business days!

Why Mortgage Vintage?

- ✓ Same Day Term Sheets – Professional Service
- ✓ Easy Loan Submission, Quick Turnaround, 7 Day Fundings
- ✓ Fast, Flexible and Transparent Loan Process
- ✓ Funding Based on Committed Terms

Se Habla Español

Surety of funding through CrowdTrustDeed's simple, secure online marketplace.