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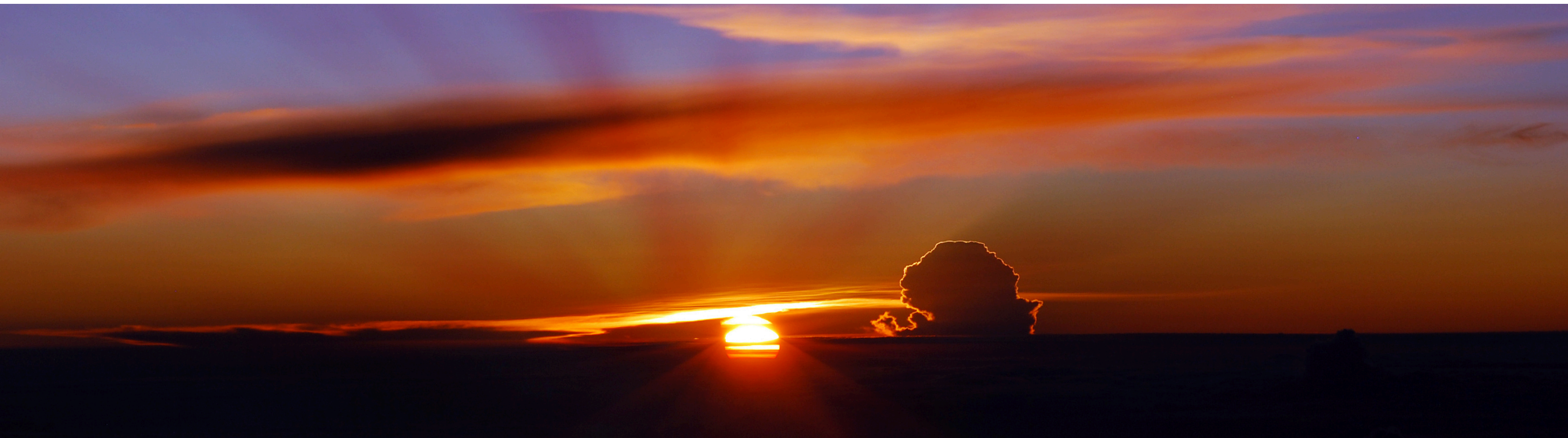

FHA STREAMLINE

No Appraisal, No Income Verification Needed

PROGRAM HIGHLIGHTS

- No income verification needed – streamlined to save time!
- No Appraisal Needed
- Credit-Friendly Options:
  - 580+ FICO Refinance up to 90% LTV
  - 600+ FICO Refinance up to 97.5% LTV
- Lower Costs, Fewer Hurdles: Keep the savings rolling in without the typical refinancing headaches.
- Brokers can request a soft credit pull upon submitting for FHA Streamlines
- ARMS Option Available
- Perfect for Clients Who Want:
- A simplified refinance process
  - To secure a lower interest rate
  - To maximize their home's value with minimal hassle.

Why FHA Streamline Refinance?
Give your clients a fast-track option to lower their mortgage rate, skip the paperwork, and enjoy easier qualification. With no income documentation required, it's never been simpler to reduce monthly payments or access better terms. Plus, its another opportunity to grow your pipeline and expand your market reach.

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