



## FLEXIBLE, ACCESSIBLE LENDING SOLUTIONS

Gregory Funding specializes in funding loans that traditional lenders cannot. We base our decisions on the value of your customer's home and their current financial situation, rather than past problems or credit history. Our flexible, quick-closing loans are tailored to borrowers on a case-by-case basis. **Let us help you generate more business!**

### PROGRAM HIGHLIGHTS

- ▶ **Up to 70% LTV (residential)**
- ▶ **No credit score floor**
- ▶ **No prepayment penalty**
- ▶ **No max cash out**
- ▶ **NOD or BK OK**
- ▶ **55% Back-End DTI<sup>^</sup>**
- ▶ **Flexible underwriting guidelines**
- ▶ **Fast answers, fast closing**

<sup>^</sup> Min residual income applies.

**Based on owner occupied**, first lien, residential refinance rates. Add 1.25% to the rate for purchases. Add 0.875% for Non Owner Occupied. Other programs and rates available. Rates good through 3/8/2010.

Lender Fee	3 / 27 ARM	4 / 26 ARM	5 / 25 ARM	30Y Fixed
2.00%	11.625%	11.750%	11.875%	12.000%
2.50%	11.375%	11.500%	11.625%	11.875%
3.00%	11.125%	11.250%	11.375%	11.625%
3.50%	10.875%	11.125%	11.250%	11.500%
4.00%	10.625%	10.875%	11.000%	11.375%
4.50%	10.375%	10.625%	10.875%	11.250%
5.00%	10.125%	10.500%	10.625%	11.125%
5.50%	9.875%	10.250%	10.500%	10.875%
6.00%	9.625%	10.000%	10.250%	10.750%

ARM parameters:

Index (6 Mo Libor) .38688% - Margin 5.25% - 1st Adj Cap 2% - Adj Cap 2% - Life Cap 6%

#### Gregory Funding can also work with you on the following:

- ▶ Lot Loans
- ▶ Builder Spec House refi
- ▶ Bridge Loans
- ▶ Foreclosure and BK refi
- ▶ Rehab Loans (Portland, OR Metro Area Only)

#### Territory:

AZ, CA, CO, ID,  
NV, OR

**1-888-324-3578**

Email: [info@gregoryfunding.com](mailto:info@gregoryfunding.com)

[www.gregoryfunding.com](http://www.gregoryfunding.com)



© 2010 Gregory Funding LLC, an Aspen Capital affiliated company. This is not a commitment to lend. Restrictions may apply. For Wholesale only. Not for distribution to the general public. LTV based on current valuation by Gregory Funding. Gregory Funding reserves the right to amend rates and guidelines. All loans are made in compliance with federal, state and local laws. High-Cost Loans prohibited. Gregory Funding LLC is an Oregon LLC, Oregon Division of Finance & Corporate Securities Lic#ML3575. Gregory Funding LLC, PO BOX 25430 Portland, OR 97298. Toll Free: 888-324-3578