

ACC MORTGAGE  
 932 Hungerford Dr #6B  
 Rockville, MD 20805

**All Credit Considered means WE MAKE DEALS!!**



ACC Portfolio								3 0 y e a r  N o  P r e p a y
LTV / Fico	50	60	65	70	75	80	85	
720	5.750%	6.000%	6.250%	6.500%	6.500%	6.750%	N/A	
700	5.875%	6.125%	6.375%	6.625%	6.625%	6.875%	N/A	
680	6.000%	6.125%	6.375%	6.625%	6.875%	7.125%		
660	6.250%	6.375%	6.750%	6.875%	7.125%	7.375%		
640	6.500%	6.625%	6.875%	7.125%	7.375%	7.625%		
620	7.125%	7.250%	7.500%	7.750%	8.000%	8.500%		
600	7.375%	7.500%	7.750%	8.000%	8.375%	8.750%		
580	7.990%	8.000%	8.250%	8.500%	8.750%	9.000%		
560	8.000%	8.125%	8.625%	8.750%	9.000%			
540	8.125%	8.250%	8.375%	8.875%	9.500%			
520	8.250%	8.375%	8.990%	9.375%				
500	8.375%	8.500%	9.000%	9.500%				

**ACC Flex Doc**  
 One Year Tax Return/W2  
 Add to Rate .25%

**FIX AND FLIP**  
 Borrower Must Invest 20% of Cost  
 Funding up to 65% ARV  
 Rates From 10%  
 6-12 Month Loan  
 No Minimum Credit Score

**Investor Stated Program**  
 Down to 600 Credit Score 1-4 Family  
 70% LTV Rates start @ 7.50%

**ASK ABOUT OUR LAST CHANCE PROGRAM W/ RATES STARTING AT 9.99%**

Guidelines
EVERY O/O PORTFOLIO LOAN HAS 1/2 POINT TO LENDER
N/O/O and Investment 1 to 3 points
Max DTI 43% - Up to 50% case by case
\$100,000 Min Loan, No Section 32 or High Cost

Rate Adjustments	
Loan Amount > \$1,000,000	0.25%
Cash Out Max 80% LTV	0.50%
Balance < \$150,000	0.25%
ITIN Borrower 80% LTV	8.5% Rate
Reserves <4 months	0.25%
Second Home/Investment	0.50%
Foreign National Max 70% LTV	1.50%
Recent Housing Event	0.50%
Bank Statements Min 580	0.75%

**Other Info**  
 O/O U/W \$1,250 Admin \$495  
 N/O/O U/W \$1,750 Admin \$495  
 5 Max Points between lender & broker



**Contact:**  
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Rates Subject to Change 10-1-15

Owner-Occupied States: CT, PA, NJ, DE, MD, DC, VA, NC, SC, GA, FL, CA, Purchase Only TX, IL Investor Loans Lower 48 except NV, AZ For Real Estate Professionals Only, Not for Public Distribution

ACC Portfolio Investor					
	Max LTV	6 Mnth	12 Mnth	24 Mnth	36 Mnth
700+	70	9.375	8.625	7.875	7.500
650+	70	9.875	9.125	8.375	8.000
600+	65	10.750	10.000	9.250	8.875

DSCR: For Loan Balances < \$125,000 or Fico < 650: 1.25 DSCR assuming 75% of Gross Rents otherwise 1.0 assuming 100% of Gross Rents (+/- a little)

3 yr Fixed, 27 Floating  
 Margin = start rate - 2.5%  
 Caps: 5/2/5  
 6 Month LIBOR index  
 5 year term +50bps  
 7 year term +100bps

Prepay is 3% for penalty Term

\$100k min loan size  
 \$1mm Max loan size

No rural loans  
 T&I Impounds  
 SF, 1-4 Unit  
 Non-warrantable Condo's -5% to LTV  
 ITIN or Foreign Nationals ok, use 600 Fico Underwriting



**ASK ABOUT OUR TRADITIONAL/COMMERCIAL PROGRAMS**

**Mike Quintero**  
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**Guidelines**

Fees: Underwriting \$1,750 Admin Fee \$495

Points: ACC up to 2% Broker up to 3%

**Borrower Country Exclusions:** Ask your AE for further details

For Refi, as long as the new updated appraisal supports the value and formula above works, can roll in the closing costs of new term loan (up to 4 points?)

Fico calculated as middle of three, lessor of two

Appraisal to be ordered by ACC Mortgage

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