

CONFORMING PRODUCTS

PRODUCT CODE	PRODUCT NAME	PRODUCT DESCRIPTION
CON10 CON15 CON20 CON25 CON30	Conforming Conventional - 10 Year Fixed Conforming Conventional - 15 Year Fixed Conforming Conventional - 20 Year Fixed Conforming Conventional - 25 Year Fixed Conforming Conventional - 30 Year Fixed	A fixed rate, fully amortizing mortgage with standard Fannie Mae / Freddie Mac Conforming loan amounts.
CSA56 CSA76 CSA10	Conforming Conventional – 5/6 SOFR ARM Conforming Conventional – 7/6 SOFR ARM Conforming Conventional – 10/6 SOFR ARM	An Adjustable Rate, fully amortizing mortgage with standard Fannie Mae / Freddie Mac Conforming loan amounts
BPC30 BPC25 BPC20 BPC15 BPJB3	Borrower Paid Single Premium MI - 30 yr Fixed Borrower Paid Single Premium MI - 25 yr Fixed Borrower Paid Single Premium MI - 20 yr Fixed Borrower Paid Single Premium MI - 15 yr Fixed Borrower Paid Single Prem MI - 30 yr Fxd HiBal	Conforming conventional product that allows the use of Borrower Paid Single Premium Mortgage Insurance.
CJB15 CJB30	Agency Jumbo High Balance – 15 Year Fixed Agency Jumbo High Balance – 30 Year Fixed	Agency fixed rate, fully amortizing mortgage utilizing the increased agency loan limits.
NGL51 NGL71 NGL10 NGL151 NGL15F N51IO N71IO N10IO NGC51 NGC71 NGC10 NGC151 NGC15F P51IO P71IO P10IO	Preferred Jumbo 5/1 ARM Preferred Jumbo 7/1 ARM Preferred Jumbo 10/1 ARM Preferred Jumbo 15/1 ARM Preferred Jumbo 15 Year Fixed Preferred Jumbo 5/1 ARM Interest Only Preferred Jumbo 7/1 ARM Interest Only Preferred Jumbo 10/1 ARM Interest Only Preferred Conforming 5/1 ARM Preferred Conforming 7/1 ARM Preferred Conforming 10/1 ARM Preferred Conforming 15/1 ARM Preferred Conforming 15 Year Fixed Preferred Conforming 5/1 ARM Interest Only Preferred Conforming 7/1 ARM Interest Only Preferred Conforming 10/1 ARM Interest Only	A 30-year amortizing, non-convertible, non-conforming, fully amortizing 5/1, 7/1, and 10/1 ARM with non-conforming loan amount and conforming loan amount \$500,000 down to \$150,000 minimum, fixed for the first 5, 7, 10, or 15 years and then rolls to a one year ARM for the remainder of the loan term. Up to \$3,000,000.00. Interest-Only option available for 5,7, and 10 Yr ARMs. Now Offering a 15 Yr Fixed Rate for both Jumbo and Conforming balances.
JEF15 JEF30	Sapphire Jumbo 15 Year Fixed Sapphire Jumbo 30 Year Fixed	Non-Conforming Jumbo Fixed rate 15- and 30-year program up to 90% LTV. No MI required.
EEJ30 EEJ15	Elite Express Jumbo 30 Year Fixed Elite Express Jumbo 15 Year Fixed	Non-Conforming Jumbo Fixed rate 15- and 30-year program up to 90% LTV. No MI required. Generally, follows DU/LPA (AUS) Findings.
CA615 CA630	Texas (A)(6) – Conventional Conforming 15yr Texas (A)(6) – Conventional Conforming 30yr	A fixed rate, fully amortizing mortgage for Texas Home Equity (a)(6) eligible loan transactions.
FHR30 LP97R FHR30V FHP30 LP97P FHP30SC FHP30V	FNMA HomeReady 30y Fxd FNMA HomeReady 30y LPMI FNMA HomeReady 30y VLIP DPA FHLMC HomePossible 30 Fxd FHLMC HomePossible 30y LPMI FHLMC HomePossible SuperConf 30 Fxd FHLMC HomePossible 30y VLIP DPA	FNMA’s HomeReady and FHLMC’s HomePossible are our affordable, low down payment mortgage products designed for creditworthy low- to moderate-income borrowers, with expanded eligibility for financing homes in low-income communities.
FRN10 FRN15 FRN20 FRN25 FRN30 FRN10LP FRN15LP FRN20LP FRN25LP FRN30LP	RefiNow 10y Fxd RefiNow 15y Fxd RefiNow 20y Fxd RefiNow 25y Fxd RefiNow 30y Fxd RefiNow 10y Fxd w/ LPMI RefiNow 15y Fxd w/ LPMI RefiNow 20y Fxd w/ LPMI RefiNow 25y Fxd w/ LPMI RefiNow 30y Fxd w/ LPMI	Fannie Mae’s Conventional RefiNow program.

FRP10	RefiPossible 10y Fxd	Freddie Mac's Conventional RefiPossible program.
FRP15	RefiPossible 15y Fxd	
FRP20	RefiPossible 20y Fxd	
FRP25	RefiPossible 25y Fxd	
FRP30	RefiPossible 30y Fxd	
FRP10LP	RefiPossible 10y Fxd w/ LPMI	
FRP15LP	RefiPossible 15y Fxd w/ LPMI	
FRP20LP	RefiPossible 20y Fxd w/ LPMI	
FRP25LP	RefiPossible 25y Fxd w/ LPMI	
FRP30LP	RefiPossible 30y Fxd w/ LPMI	

GOVERNMENT PRODUCTS

PRODUCT CODE	PRODUCT NAME	PRODUCT DESCRIPTION
FHA15 FHA20 FHA25 FHA30	FHA – 15 Year Fixed FHA – 20 Year Fixed FHA – 25 Year Fixed FHA – 30 Year Fixed	A fixed rate, fully amortizing mortgage with statutory loan limits. FHA Section 203 (b) and 234 (c) program parameters apply. FH215 for GNMA II rates only (15 Year fixed).
FHA3S FHA2S FHA1S FH3SA FH2SA FH1SA	FHA Streamline - 30 Year Fixed FHA Streamline - 20 Year Fixed FHA Streamline - 15 Year Fixed FHA Simple Refinance - 30 Year Fixed FHA Simple Refinance - 20 Year Fixed FHA Simple Refinance - 15 Year Fixed	A fixed rate, fully amortizing mortgage with statutory loan limits. FHA Section 203 (b) and 234 (c) program parameters apply.
FJB30 FJ3SA FJB3S	FHA Jumbo High Balance – 30 Year Fixed FHA Simple Refi High Balance – 30 Fixed FHA Streamline High Balance – 30 Fixed	A fixed rate, fully amortizing mortgage with statutory loan limits. FHA Section 203 (b) and 234 (c) program parameters apply.
USD30 USD3S	USDA RD - 30 Year Fixed USDA Streamline Assist – 30 Year Fixed	The Rural Housing Service (RHS) program provides rural residents with little or no down payment or out-of-pocket costs. Loans are limited to applicants with incomes that do not exceed state and local Rural Development (RD) median income limits.
FVA10 FVA15 FVA20 FVA25 FVA30 FVAJ3	VA 10 Year Fixed VA 15 Year Fixed VA 20 Year Fixed VA 25 Year Fixed VA 30 Year Fixed VA 30 Year Fixed – Jumbo High Balance	A fixed rate, fully amortizing mortgage guaranteed by the Dept. of Veterans Affairs (VA). Details of the VA Loan Program not specifically addressed here can be found at the Dept. of Veterans Affairs website: www.vga.va.gov
VIR15 VIR20 VIR25 VIR30 VIRJ3	VA IRRRL 15 Year Fixed VA IRRRL 20 Year Fixed VA IRRRL 25 Year Fixed VA IRRRL 30 Year Fixed VA IRRRL 30 Year Fixed – Jumbo High Balance	VA IRRRL - A fixed rate, fully amortizing mortgage guaranteed by the Dept. of Veterans Affairs (VA). Details of the VA Loan Program not specifically addressed here can be found at the Dept. of Veterans Affairs website: www.vga.va.gov

SECOND MORTGAGE PRODUCTS

PRODUCT CODE	PRODUCT NAME	PRODUCT DESCRIPTION
FCBBR2 FCBBR	FLC Bank Advantage Bridge loan ** ONLY AVAILABLE TO APPROVED PARTNERS ** FCBBR = 1 st Lien FCBBR2 = 2 nd Lien	Bridge loan using current primary residence equity to purchase new home without having to have a contingency on the new contract offer. Up to 89.99% CLTV, 11 months fixed rate interest only.
HELOC2 2ND15 2ND20 2ND30 HELOC2S 2ND15S 2ND20S 2ND30S	Piggyback/Combo Home Equity Line of Credit Home Equity Closed End Second 15 Year Fixed Home Equity Closed End Second 20 Year Fixed Home Equity Closed End Second 30/15 Year Fixed Standalone Home Equity Line of Credit Home Equity Closed End Second 15 Year Fixed Home Equity Closed End Second 20 Year Fixed Home Equity Closed End Second 30/15 Year Fixed	HELOC is I/O first 10 years then amortizes over 20 years, prime +, up to 95% LTV. 2ND15 and 2ND20 are closed end seconds that amortized for 15 and 20 years respectively with a maximum LTV of 95% 2ND30 is a closed end second amortizing for 30 years with a 15-year balloon. Piggyback/Combo and Standalone versions are available. Standalone versions end with an "S".