

# WHY APM?

American Pacific Mortgage was founded in 1996 and has since become one of the largest independent retail mortgage lending companies in the United States.

## Why that matters to you?

APM's strength in the market allows us to consistently provide clients with a vast array of dependable products while offering competitive rates and outstanding customer service.

The Most Innovative Home Loan products to ensure customer satisfaction, we have it all!!

- Conventional loan programs with 3% down
- FHA purchase- 3.5% minimum down payment! Now accommodating borrowers with 580 FICO
- VA purchase - \$0 down! Now accommodating borrowers with 580 FICO
- USDA purchase - \$0 down!
- Down Payment assistance programs-Special Community DPA programs
- Income Solutions - for Self Employed borrowers and credit Challenged borrowers
- Star Program- Significant savings for First Responders & Teachers
- Manufactured Housing on permanent foundation loans Available
- 203K Renovation Loan - FHA
- Homestyle Renovation Loan -Fannie Mae
- Reverse Mortgages - 62 years or older? Put your equity to work for you NOW
- Jumbo products - Low rates and delegated UW for 10 of the top Jumbo lenders
- 1st and 2nd lien combo loan to keep you in a conforming loan with competitive rates
- With our Bridge Loan program, purchase a new home BEFORE your existing home loan is sold. In this competitive market putting in an offer without a sales contingency will give you the edge over other buyers!

Most importantly, we guarantee on time purchase closings through our Keys on Time program!

\*Not available in Oregon. \* The "Keys on Time" program is a limited guarantee that APMC will provide a credit to the borrower of \$895 after the close of escrow if, due to some fault on the part of APMC, its originators or other APMC staff, a purchase transaction does not close until a date after the originally stated close of escrow date. The "Keys on Time" limited guarantee does not apply if the purchase transaction fails to close on or before the anticipated close of escrow date due to events/circumstances beyond APMC's control, including but not limited to, delays caused by: an unacceptable or unexpectedly low appraisal value on the subject property, acts or omissions by the escrow or title company, second lien holder approvals, short sale approval, or loan conditions imposed by the lender that, despite reasonable diligence by APMC, are not met by any party in a timely manner. The "Keys on Time" limited guarantee trigger begins when the initial loan package is received by APMC's Fulfillment center. The complete loan package must be received in the APMC Fulfillment center a minimum of 20 days prior to the COE date. Exclusions: The limited guarantee does not apply to the HARP program, reverse mortgages, FHA 203k, non-delegated jumbo products or any loans that require prior approval from an investor. The limited guarantee applies to purchase transactions only. All programs are subject to borrower and property qualifications. Rates, terms, and conditions are subject to change without notice.



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NMLS 1850



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