

# PINNACLEPLUS+

## MORE OPTIONS MORE POSSIBILITIES

We are excited to announce our newest loan program, PINNACLEPLUS+. The PINNACLEPLUS+ loan program is designed to enhance the standard PCM Conforming and Conforming High Balance Underwriting Guidelines to provide additional loan flexibility.

### AS LITTLE AS 3% DOWN PAYMENT PINNACLE PLUS LOAN PROGRAM DETAILS:

- LTVs up to 97%
- LTVs 95.01-97% are available for 1-unit primary residence properties on fixed rate purchase and rate/term refinance transactions with standard loan amounts. On purchase transactions, at least one borrower must be a first-time homebuyer.
- 30 year fixed for standard and high balance loan amounts.  
20 year fixed for standard loan amounts.  
15 year fixed for standard and high balance loan amounts.
- Credit scores down to 620 for standard loan amounts. Credit scores down to 620 for high balance loan amounts.
- Second homes and investment properties: borrowers may have 5-10 financed properties. Credit scores down to 720 for standard and high balance loan amounts.
- Transferred appraisals allowed.
- Topics not addressed in the guidelines follow standard Fannie Mae guidelines.
- Manual underwriting allowed.

Contact your mortgage advisor for more information  
to see if PINNACLEPLUS+ might be a good fit for you!



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