



Did your loan fall off traditional investor's assembly line?

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acific Union Financial offers you Fannie Mae guidelines, without overlays, through our Correspondent Lending channel.

Here are some examples of loans we buy, that large investors do not:

- 5-10 financed properties allowed on investment transactions
- DU Refi Plus with any FICO to 125% LTV, unlimited CLTV
- Non-Owner Non-Arm's Length Transactions
- Rental Income without landlord history
- VODs in lieu of bank statements
- Handwritten paystubs or W2s
- Un-permitted Additions to property
- Gift Funds from overseas
- Clergy Housing Income
- Vesting held in a Trust
- Gaps in Employment or recent college graduates
- Using unemployment income
- Flip Transactions
- Declining income

We'll even Prior Approve your loans to ensure a smooth closing and purchase process.

Contact your Correspondent Account Executive or visit www.Corr.PacUnionDirect.com for more information.

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