



BrokersChoiceMTG.com

CONVENTIONAL LOAN PROGRAMS

PURCHASE AND REFINANCE



CONVENTIONAL

FNMA / FHLMC

- LTV to 97%
- HomeReady and HomePossible available
- Property Inspection Waiver per DU
- Qualify with only W2 Income
- 1 year tax returns per DU or LP feedback
- Max DTI per DU and LP
- Blended ratios with non-occupant co-borrower
- Manufactured homes included in eligible property types, FNMA Only
- Transferred appraisal OK
- FNMA RefiNow Available

Non-Standard Terms excluded on: Closed-End Seconds, HELOCs, DPA, CalHFA, and Non-QM 40-year term.

JUMBO CHOICE

Large Loan Amounts

- Purchase, Refi and Cash-Out
- 30 year fixed term, Non-Standard Terms Available
- Up to \$3,500,000 Loan Amt (Purchase & Refinance)
- No PMI
- AUS Approval Required

Intended for use by real estate and lending professionals only and not for distribution to consumers.

Brokers Choice Mortgage, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: 888.973.8210 | Brokers Choice Mortgage is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888-473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125. Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, WA, WI, WV, and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2025. Revised 12.23.24

