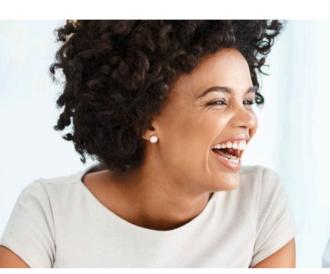


NO APPRAISAL, NO INCOME VERIFICATION NEEDED

A fast-track option to lower a mortgage rate, skip the paperwork, and enjoy easier qualification.



PROGRAM HIGHLIGHTS

- No income verification needed streamlined to save time!
- No Appraisal Needed
- Credit-Friendly Options:
 - 580+ FICO Refinance up to 90% LTV.
 - 600+ FICO Refinance up to 97.5% LTV.
- Lower Costs, Fewer Hurdles: Keep the savings rolling in without the typical refinancing headaches.

- Perfect for Clients Who Want:
 - A simplified refinance process.
 - To secure a lower interest rate.
 - To maximize their home's value with minimal hassle.

Why FHA Streamline Refinance?

With no income documentation required, it's never been simpler to reduce monthly payments or access better terms.