Product Guidelines*

- 5/5 ARM - Interest rate and payment can change after 60 monthly payments (5 years) and every 60 months thereafter. Maximum increase in rate at first change is 2%.
- Minimum loan amount is **$300,000.**
- Maximum loan amount is **$729,750.**
- Available for primary and second homes, no investment properties.
- No manufactured homes or co-ops.
- Purchase and rate/term refinances up to 95% LTV with no MI.

Primary Home

- 95% LTV, NO MI to $729,750 with 720 credit score and above.
- 80% LTV to $729,750 with 680 credit score and above.

Second Home

- 85% LTV, NO MI to $729,950 with 720 credit score and above.
- 80% LTV to $729,750 with 680 credit score and above.

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Southern Trust
MORTGAGE
Making home happen.