



5% DOWN, NO MI!

Up to \$729,750

Call today for rates!

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, LLC (NMLS 2921) lends in the following states: DE, FL, GA(Lic.#16579, MD, NC, PA, SC(Lic.#MLB-288857), DC(Lic.#MLB-2921) and VA. We are proud to be an Equal Housing Lender.