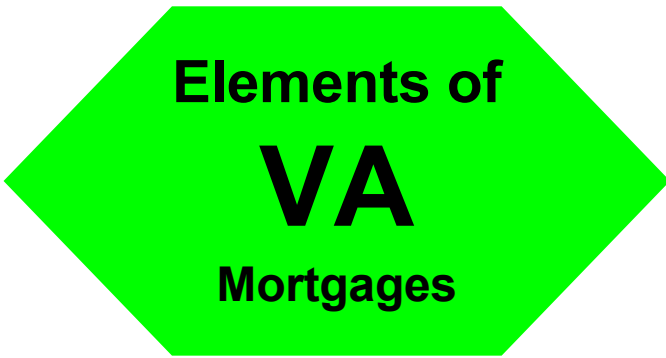




**Click n' Close™, Inc.**  
**Mortgage**



**No Down Payment**

- **100% Financing** with No Down Payment
- **600 Minimum Credit Score** - DTI follow AUS
- **No Fees** – Click n' Close, Inc. does not charge **ANY FEES** on VA Loans

**VA High Balance Loans to \$1,000,000**



**Credit Flexibility**

- **580 - 599 FICO Scores** can be approved on an Exception Basis
- **No cash reserves** required after closing (on 1 unit Property)
- **VA IRRRL** requires 600 FICO



**Multiple Property Types**

- Single Family, Condo, Town Home, 2 - 4 Unit Properties
- **Manufactured Homes** allowed - 640 Minimum FICO required
- **Seller Contribution** - Seller can pay All Closing Costs including the VA Funding Fee.

**One Time Close Construction Loans to 100% LTV**



**Construction Loans (One Time Close)**

- **100% LTV** on **Site-Built, Modular, and Manufactured Homes**
- Borrower makes **No Payments** during Construction
- **1st Payment** starts **AFTER** Construction is complete
- **Land Acquisition** and **Soft Costs** can be included in the Loan

**Construction Loans Require 620 FICO**



**Veterans and Active Duty**

- 90 continuous days active duty in wartime
- 181 continuous days active duty in peacetime
- 6 years in the National Guard or Reserves

**Manufactured Homes Allowed (640 Minimum FICO)**



**Bankruptcy & Foreclosure Allowed**

- Adverse credit, Bankruptcy and Foreclosures allowed with restrictions
- Gifts are allowed for down payment and closing costs
- Manual Underwriting allowed on a Case-by-Case Basis

**Visit [CNCTPO.com](http://CNCTPO.com) for Product Details**

**Other restrictions apply, for complete details call:**

**Wholesale / Correspondent Lending Division**

**855-528-4572**  
**www.CnCTPO.com**

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