



**COLTEN
MORTGAGE**



PRODUCT HIGHLIGHTS

CONVENTIONAL



- Up to 97% Purchase Loan-to-Value
- MI options - Lender paid MI, Split Premium, Borrower Paid MI
- Fannie Mae and Freddie Mac - HomeReady/Home Possible
- Condos products - warrantable and non-warrantable

UNDERWRITING



- In-house underwriting
- Loan Officer has direct communication with underwriter, closers, and funders.

GOVERNMENT



- FHA Products
- VA
- USDA
- THDA

IN-HOUSE CONSTRUCTION PROGRAM



Colten provides qualified buyers with construction financing for land and stick built, land and modular or land and manufactured home construction

JUMBO



- Jumbo - Up to \$3M
- Jumbo up to 95% Loan-to-Value
- No MI Product available

MISCELLANEOUS



- Colten creates own Appraisal Panel
- Fast Turn Times
- Non-QM bank statement programs, stated investment
- Doctor/Dentist Loan Program
- 21-day closing guarantee on purchase transactions when you need to close quickly

COLTENMORTGAGE.COM



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