



YOUR MORTGAGE MADE EASY

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Professional. Conventional

-  Conforming Loan
-  Jumbo Loan
-  FHA
-  VA
-  Cash-out & R/T Refi

Fast. Simple. Non-QM

-  Credit Score from 599
-  Stated Income Loan
-  Bank Statement Loan
-  Foreign National Loan
-  No Income Doc Loan

Advanced. Additional

-  Commercial
-  HELOC
-  Non-warrantable Condo
-  Title-vesting: LLC
-  Short-term/Long-term Rentals

INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES. ARE FOR INFORMATION PURPOSES ONLY. ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN-TO-VALUE, CREDIT SCORE AND OTHER VARIABLES. THIS IS NOT A CREDIT DECISION NOR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES. MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH AS INTEREST, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN-ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE PRINCIPAL AMOUNT (E.G. \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE-RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME A 30-YEAR TERM. ORANGEPATH FINANCIAL INC. NMLS#2070941 HEADQUARTERED AT 3635 PEACHTREE INDUSTRIAL BLVD STE 250, DULUTH, GA 30096 IS AN EQUAL HOUSING LENDER. ALL RIGHTS RESERVED. SOME PRODUCTS NOT AVAILABLE IN ALL STATES. PROGRAM SUBJECT TO CHANGE. SOME RESTRICTIONS MAY APPLY. UNDERWRITING TERMS AND CONDITIONS APPLY AND NOT ALL APPLICANTS WILL QUALIFY. ORANGEPATH FINANCIAL INC. NMLS#2070941 IS LICENSED BY AND UNDER: AL #23317, AZ #BK-2010497, LICENSED BY THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION UNDER THE CALIFORNIA RESIDENTIAL MORTGAGE LENDING ACT #60DB0-149772, CO#N/A, CT#ML-2070941, FL #MLD2372, GEORGIA #2070941, IL #MB6850144, IN-DFI #67927, KS #MC0026726, KY #MCM45093, LA #N/A, MD#2070941, MA MORTGAGE LENDER AND BROKER #MC2070941, MI #FLO025113 & #SRO025895, MS #2070941, NE #N/A, NV #5657, NJ #N/A, NC #L-217759, OH #RM805558 000, OK #MLC-016305, OR#N/A, PA #104535, RHODE ISLAND LENDER LICENSE #20234558LL & RHODE ISLAND BROKER LICENSE # 20234621LB, SC-DCA #N/A, TN #2070941, TX SML #N/A -TX CONSUMER COMPLAINT/RECOVERY NOTICE, UT-DRE #13050845, VA LENDER AND BROKER #MC-7423, WA #CL-2070941. FOR MORE LICENSING INFORMATION, VISIT THE NATIONWIDE MULTISTATE LICENSING SYSTEM'S CONSUMER ACCESS WEBSITE WWW.NMLS.CONSUMERACCESS.ORG

