



**LHFS  
Program  
Suite**

---

Stand Out From the Rest

# Exclusive LHFS Programs

- eXpress - Conventional
- DAP (Down Payment Assistance)
  - Within Reach<sup>TM</sup> FHA 2.0
  - Within Reach<sup>TM</sup> Conventional
- Trio (Lease to Own)
- Reverse Mortgages
- Jumbo Programs
  - Access
  - Elite
  - Champion
  - JetOn
  - RightOn

# eXpress (Conventional Program)

- 1 to 2-day underwriting
- W2 Borrower(s)
- SFR, PUD's, and Townhomes
- FICO 620+
- E-Closing: Up to an additional .125% in price added prior to docs.
  - May be applied to closing costs or extension fees as required.

# DAP (Down Payment Assistance)

Down Payment Assistance with competitive pricing and DTI that can be tiered depending on percentage/program selected.

## Within Reach™ FHA

- Both 1st time homebuyers and repeat buyers allowed
- Up to 6% DAP (subordinate soft second lien with a 0.00% interest rate, as a 5-year term, forgiven at month 61)

## Within Reach™ Conventional

- Both 1st time homebuyers and repeat buyers allowed
- 5% DAP (subordinate soft second lien with a 0.00% interest rate, as a 5-year term, forgiven at month 61)
- 5% Grant for Manufactured Housing (non-repayable grant)

# Jumbo (Non-Conforming)

LHFS Jumbo products are competitively priced, with LTV's up to 90%, and up to 43% DTI. Second Homes / Investment Properties also eligible.

## JetOn

- Up to \$2 Mil loan amount / 89.99% LTV
- Up to \$3 Mil loan amount / 80% LTV
- Cash-out refinance up to \$500K
- 1-4 units permitted
- Investment Property allowed

## Elite

- Up to \$2 Mil loan amount / 75% LTV
- Up to \$1.5 Mil loan amount / 80% LTV
- 1-2 units permitted
- Investment Property allowed

## Champion

- Up to \$1.5 Mil loan amount / 80% LTV
- Up to \$2.5 Mil loan amount / 70% LTV
- Cash-out refinance up to \$500K
- 1-4 units permitted

# Jumbo (Non-Conforming)

## Access

- Access Express:
  - Up to \$1 Mil loan amount / 85% LTV
  - Up to \$2 Mil loan amount / 75% LTV
- Access Jumbo:
  - Up to \$1 Mil loan amount / 85% LTV
  - Up to \$3 Mil loan amount / 70% LTV
- Cash-out refinance up to \$500K
- 1-4 units permitted
- Second Homes and Investment Properties permitted.

## RightOn

- Up to \$1.5 Mil loan amount / 90% LTV
- Up to \$3 Mil loan amount / 75% LTV
- Cash-out refinance up to \$500K
- Primary Residence - 1-2 units
- Second Homes allowed (1 unit)
- Investment Properties allowed (1-4 units)

# Manufactured Homes

- DAP programs available
- Conventional - FICO 620+
- FHA - FICO 640+
- 1-Unit Multi-wide dwelling
- 12-ft wide, with a minimum of 600 sq. ft. gross living area

# Trio (OwnOption)

- Trio available in AL, AR, AZ, CA, CO, FL, GA, ID, LA, MS, NC, NM, NV, SC, TN, TX, UT, VA and WY
- FICO credit score of at least 550
  - Approval will be dependent upon FICO credit report provided by Equifax
- Rate locked in on a 30-year mortgage at time of lease
- Assumable mortgage option at end of lease
- Protects Customer from being priced out of purchasing
- Customer builds equity before purchasing the home
- Equity is applied towards purchase of the home
- No down payment with limited lease costs
- Customer can purchase when they are ready



# Reverse Mortgages

- Borrowers 62 or greater are eligible for this mortgage benefit
- Borrowers 60 are eligible for Jumbo Reverse Mortgages
- Borrower will have more monthly income flexibility
- No monthly mortgage payments required
- Complete Quote Proposal today
  - <https://wholesale.lhfs.com/reverse-mortgages/>

# Digital Delivery Eligible

## Feature Benefits



Contactless\* closing.



Reduces paper usage, decrease in travel time and cost for all.



Loan Officers and Real Estate Agents may attend closings remotely.



Prevent missing signatures or documents (improves accuracy and consistency). Borrower(s) may review documents in advance.



Signings are safe and secure. Video of signing may be obtained anytime.

\* RON / RIN Signing only



# Digital Delivery

## RON, RIN, & IPEN (Hybrid / e-Closing)

### What is Remote Online Notarization (RON)?

Remote Online Notarization (RON) is the use of audio/visual technology to complete a notarial act when the borrower is not in the same physical location as the notary public.

### What is In-Person Electronic Notarization (IPEN)?

The IPEN (Hybrid / e-Closing) is available in all US states. IPEN enables borrowers to digitally sign all the documents on a mobile tablet or laptop, with the notary or closing agent present. Depending on the state, buyers using IPEN eClosing will only need to physically sign between 3 and 5 documents with the rest signed digitally.

### What is Remote Ink-Signed Notarization (RIN)?

Remote Ink-Signed Notarization (RIN) eliminates the need for in-person signings, allowing a notary and signer to be in different physical locations. Notaries witness wet signatures utilizing audio-visual technology and then later use wet ink to sign their names and notary seal once they receive the physical documents. No electronic signatures are required.

# Questions

**Contact your Account Executive  
today for more information**

Sign up today for specialized product training!

