# Your Guide to Jumbo Advantage

## Bigger, better solutions on jumbo loans

With the new Jumbo Advantage, you can save more and get into the home of your dreams. Are you looking for a home that's more than \$453,100 and up to \$3 million? Discover Jumbo Advantage!

### **More Flexibility**

Choose a fixed-rate or adjustable rate jumbo loan. With Jumbo Advantage, you get significant advantages:

- Rates as low as 5.125% (5.176%)'
- Up to \$3 million loan amounts
- You only need to put 10% down
- NO mortgage insurance ever

That's more money in your pocket that you can use to add custom improvements to your new dream home. Available for first-time home buyers, too!

### **Great Cash-Out Refinance Advantages**

In today's market, a cash-out refinance is a smart choice for many homeowners. With Jumbo Advantage, you can take up to \$750,000 out of your equity, as long as your loan is a maximum of 80% of your home's value.

### Jumbo Advantage for Your Investment Property

Use Jumbo Advantage for your primary or secondary home as well as your investment properties. Purchase and rate and term options are available



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This is your estimated rate for a 30-year fixed loan of at least \$560000. In financing your home with a loan-to-value ratio of 80%, you can expect to get an interest rate of 5.125% (5.176% APR) with 0 point(s). Interest rates shown are current as of September 28, 2018. Interest rates change daily; your exact interest rate will depend on the date you lock your rate. You would make 360 payments of \$3,049.13. Payment stated doesn't include taxes and insurance, which will result in a higher payment. Due to changing market conditions, clients currently in process may not qualify for this offer. By refinancing your existing loan, the total finance charges may be higher over the life of the loan. This is not a commitment to lend. This offer requires full documentation of income and assets with a minimum credit score of 700. Maximum debt obligations cannot exceed 43% of your gross monthly income. Debt guidelines may vary for



This offer requires full documentation of income and assets with a minimum credit score of 700. Maximum debt obligations cannot exceed 43% of your gross monthly income. Debt guidelines may vary for self-employed individuals. To qualify for these loan programs, you must be at least 18 years of age with a valid U.S. residency. Formal approval will be subject to satisfactory verification of income, assets, credit, property condition and value. County restrictions may apply.