



ALISA GLUTZ GROUP

Personalized service you can count on.

Loan Program Options

Cherry Creek Mortgage is a DIRECT SELLER to Fannie Mae, Freddie Mac and Ginnie Mae. As a result we are not subject to the overlays imposed by many other lending institutions. Having both the direct seller as well as investor direct delivery options provides our clients and business partners with a variety of home loan programs to choose from.

Traditional Solutions:

Conventional down to 620
FHA down to 580
VA down to 600
USDA down to 640
FNMA My Community
Lender Paid Mortgage Insurance Options
DU Refi Plus/HARP
FRLMC Relief Open Access/HARP
FHA + VA Streamline Refinancing

Manufactured Home Solutions:

Conventional 5% Down
FHA 30 Year Fixed
Zero Down VA Loan

Senior Solutions:

Reverse Mortgage

2nd Lien Solutions:

1st & 2nd Mortgage Piggyback to eliminate PMI
Alternative Solution to Jumbo Financing

Builder/Renovation Solutions:

FHA Streamline 203k Rehab
FHA Standard 203k Rehab
FNMA Homestyle Rehab
Extended Rate Lock Options
FHA/VA Energy Efficient Loans

Jumbo Solutions:

10% down to \$850,000 Loan Amount
15% down to \$1.5M Loan Amount--No PMI
VA Jumbo up to \$1.5M Loan Amount
Fixed & ARM Options
Interest Only Options
Loan Amounts up to \$3M

Niche Solutions:

15% down on Investment Properties
Foreign Nationals
Non-Warrantable Condos
Asset-Based Income Program
100% Gift Funds Allowed
Properties on Acreage
Up to 10 Financed Properties
Properties on Hauled Water
Non-Occupant Co-Signers Allowed
Property Flips Less Than 90 days Owned
Underwrite to Fannie Mae without Overlays

Need To Know Facts:

Underwrite to Both Fannie Mae & Freddie Mac
Manual Underwriting Available
Overnight Lock Protection on Purchases
Secured and Encrypted Web Portal for Clients
to Send and Receive Private Information

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