

Churchill Mortgage Product Guide

CONVENTIONAL PRODUCT FEATURES

- 100% Gift Funds
- Cash-out Refi TX (a)(6)
- Family Opportunity
- High Balance
- HomeOne
- Home Possible/Home Possible Advantage
- HomeReady
- No Score
- Manufactured Homes
- Rate Secured
- Refi Now
- Second Home and Investment Properties
- Temporary Buydowns

SPECIALTY PROGRAMS

- Bridge Loan
- Condotel (Broker Only)
- DPA Conventional
- DPA Government
- Extended Rate Cap
- Fixed 2nds
- HELOC (Broker Only)
- ITIN program/Foreign National (Broker Only)
- Medical Professional Program
- Reverse (HECM) (Broker Only)
- Rural Living and Hobby Farm Property Type
- TX Bridge Loan

BUSINESS/INVESTOR

- Blanket Mortgage (DSCR) (Broker Only)
- DSCR (Debit Service Coverage Ratio)* (Broker Only)
- Loans in an LLC (Broker Only)
- Multi-Family 5-8 Units (DSCR) (Broker Only)

GOVERNMENT PRODUCT FEATURES

- 184-Native American Loans
- 203h Disaster Victim
- 203k (Broker Only)
- FHA Good Neighbor Next Door
- FHA High Balance
- FHA Manufactured Housing
- FHA Streamline
- FHA Temporary Buydowns
- FHA, VA, and USDA No Score
- USDA Manufactured Housing
- VA 100% Financing
- VA High Balance
- VA IRRRL
- VA Manufactured Housing

NON-CONFORMING

- ARM Programs Non-Conforming & Conforming Loan Limits
- Delegated Jumbo (Underwritten in-house)
- Non-Delegated Jumbo (Underwritten by investor)

CONSTRUCTION

- Conventional, FHA, VA Construction to Perm (One-Time Close)
- Jumbo Construction to Perm (Two-Time Close)
- Land/Lots
- Renovation

NON-QM

- 1-Year 1099
- 1-Year Profit & Loss Statement
- 40-Year Interest Only
- Asset Utilization
- Bank Statement (Up to 90% Expense Ratio)
- Business Bank Statement
- DSCR (Up to 4 Units)* (Broker Only)
- Non-Warrantable Condo
- Personal Bank Statement



Company NMLS ID # 1591 (www.nmlsconsumeraccess.org); AL-20934; AK-AK1591; AR-32094; AZ BK# 0926494; CA-4131256 & 60DBO-140687, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act, under Churchill Mortgage Corporation, which will do business in California as Churchill Mortgage Home Loans; CO-Mortgage Company Registration, Churchill Mortgage Corporation, 1749 Mallory Lane, Suite 100, Brentwood, TN 37027, Tel 888-562-6200, Regulated by the Division of Real Estate; CT-ML-1591; DE-033845; DC-MLB1591; FL-MLD1264; GA-23146; ID-MBL-8038; IL-MB.6760685, Illinois Residential Mortgage Licensee, Illinois Department of Financial and Professional Regulation (IDFPR), Division of Banking, Bureau of Residential Finance, 555 West Monroe Street, 5th Floor, Chicago, Illinois 60661, All Inquiries: 1-888-473-4858, TTY: 1-866-325-4949, Website: <https://idfpr.illinois.gov>, IN-10930 & 10931; IA-2009-0009; KS-MC.0025136, Kansas Licensed Mortgage Company; KY-MC19522; LA- Residential Mortgage Lending License; MA-Massachusetts Mortgage Lender License #ML1591; MD-18840; ME-Churchill Mortgage Corporation, Supervised Lender License NMLS # 1591; MI-FR0019728 & SR0014889; MO-19-2136, 2300 MAIN ST STE 900, Kansas City, MO 64108-2408; MN-MN-MO-1591, MN-MO-1591.1 & MN-MO-1591.2; MS-1591; MT-1591; NC-L-144110; ND-MB103110; NE-2037; NH-Licensed by the New Hampshire Banking Department 21382-MBS; NJ-Licensed Mortgage Banker by the NJ Banking and Insurance Department; NM-03780; NV-5187; OH-RM.850178.000; OK-MB002527, ML002574, ML014679; OR-ML-5134; PA-41761, Licensed by the PA Department of Banking and Securities under Churchill Mortgage Home Loans; RI-20173440LL & 20234577LB; SC-MLS-1591, MLS - 1591 OTN #1 & MLS - 1591 OTN #2; SD-ML05137; TN-109305; TX-Mortgage Banker Branch Registration; UT-11711076; VA-MC-5222, Churchill Mortgage Corporation of TN; VT-7009 & LS-1591; WA-CL-1591; WV-ML-34919 & MB-1591; WI-1591BA & 1591BR; WY-2516; Tel 888-562-6200; 1749 Mallory Lane, Suite 100, Brentwood, TN 37027; All other states, Churchill Mortgage Corporation; For licensing information go to: www.nmlsconsumeraccess.org