

# 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



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