

HARD MONEY PROGRAMS

Aapex Mortgage, specializing in mortgage loans for distressed borrowers, has designed customized programs with the underserved borrower in mind, including loan programs with the following features:

- No income documentation
- No credit report
- **FICO score under 500 (Sub 500 FICO)**
- Unlimited cash needs – “up to 100% CLTV”
- Foreclosure and bankruptcy buyouts
- Spousal and partner cash out
- And much more...

"Please do not call and ask about our loan programs before reading this page in it's entirety".

East Coast 500+ Program

100% Full Doc O/O Combo w/520 middle score.

100% STATED Doc O/O Combo w/560 middle score.

100% Full Doc O/O Combo w/520 middle score.

520 Score

100% Purchase or Cashout Combo Loans Only.

11.99% 1st & 13.99% 2nd

Min loans \$100,000 1st & \$15,000 2nd.

Max Cashout \$50,000. Unlimited debt payoff.

1-2 Units, Condo's, Rural Properties all OK.

FTHB OK. Living with family OK.

VORs from Individuals OK in all cases.

6 months cancelled checks for land contract refi.

0x30 on rent/mortgage. Disregard consumer.

Disregard Collections > 12 months & all med.

Payoff all collections <12 months & > \$500.

Seller can pay 6% closing costs.

Max DTI is 50%.

Not all programs available in all areas. Some products and programs are not permitted in certain states. Programs subject to change without notice. This is not an offer to the general public to make a loan on any particular terms. Please call your Apex Mortgage representative for additional information.

Apex Mortgage will not exceed Section 32 or State high costs fees. Standard fees apply (\$1500 underwriting fee, \$500 processing fee \$350 Admin fee).

1st lien rate shown is for a 3/27 ARM with a 3 year 6 months interest prepay. 2nd lien is for a 30/15 balloon with no prepay. All liens require 3 discount points. Borrower must have 3 trade lines. 1 tradeline must have a \$1500 high balance. It does not have to be currently open. One of the other 2 trades must show activity in the last 6 months. The two trades have no minimum balance requirement. None of the trades need to be currently open. Collections and deferred student loans can not be used as trades. Not available in all states

[100% STATED Doc O/O Combo w/560 middle score.](#)

[560 Score](#)

100% Stated Purchase or Cashout Stated OK for W2, BFS(S/E).

SSI OK w/600 score.

Combo Loans Only. 80/100.

Min. 1st lien is \$100,000 & 2nd lien is \$15,000.

Max Cashout \$50,000. Unlimited debt payoff.

Rates are 9.99% for 1st and 13.99% for 2nd.

1-2 Units, Condo's, Rural Properties all OK.

FTHB OK. Living with family OK.

VORs from Individuals OK in all cases.

6 months cancelled checks for land contract refi.

0x30 on rent/mortgage. Disregard consumer.

Disregard Collections > 12 months & all med.

Payoff all collections <12 months & > \$500.

Seller can pay 6% closing costs.

Available in:

*AL,AZ,CO,CT,FL,GA,ID,IN,KS,KY,LA,MD,MI,MN,MO,MT,NM,NC,OH,OR,OK,S
C,TN,TX,UT,*VA,WI,WV & WY*

***560 score up to 100% Full Doc ONLY.**

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Low FICOs Reach New Heights!

\$400K at 100% CLTV*

\$500K at 95% CLTV**

Purchase or Refinance!

30 Year Combo		
CLTV	1st Lien	2nd Lien
100%	10.875	12.75
95%	10.875	12.50

See state guidelines for specific high cost restrictions

First Mortgage Term: 30 year

Second Mortgage: 30/15 Year Term (\$15K Min.), 15 Year Term (\$10K Min.)

Available on Full Doc, Owner Occupied, SFR, Condo, TH and PUD

No Buy downs allowed on 2nd Mortgage

No bank statements

Max 3% Seller Concessions

*Max Loan amount for rural \$350K at 100%

** \$450 1st lien and \$50K 2nd Lien

Program highlights

- Adverse credit in past 2 years (If Paid)
- Medical collections to \$5000 (cumulative in last 2 years)

- Judgements (If paid)
- 3 Year BK/FC at 100% CLTV
- 2 Year BK/FC at 95% CLTV
- 1 X 30 Mortgage lates (non-rolling) at 100%
- 2 x 30 Mortgage lates (non-rolling) at 95%
- 3% Seller Concessions

All Honorary Program Guidelines apply plus:

- Prior BK must have reestablished credit to meet minimum trades.
- Must have 3 trades, 2 yr credit depth, \$1500 high credit and 1 active within the last 6 months.
- Min 1 yr rental history with institutional VOR or canceled checks if > 95% CLTV.
- If < = 95% Rent free borrowers okay but must have 1 additional trade line.
- If down payment required, min. 5% borrower's funds - sourced & seasoned for 30 days.
- Refi requires 12 mo. ownership for FMV.
- DTI Max 50%
- 90/10 Combo for 100% CLTV
- 90/5 Combo for 95% CLTV

NOTE: Specials cannot be combined.

Rates and terms are subject to change without notice. This information is prepared for use by Real Estate Loan Professionals only and is not intended for consumer use. This is not an advertisement to extend consumer credit as outlined by section 226.2 of Regulation Z.

***560 score up to 100% Full Doc ONLY.**

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***Mortgage Brokers
*Loan Officers and
*Realtors are WELCOME.**

[REGISTER TODAY TO BECOME AN AFFILIATE](#)

An important part of our business comes from referrals. Mortgage brokers and realtors represent a large portion of our referral base. Please contact Dex Johnson at (703) 946-8035 or [E-Mail info@djaapex.net](mailto:info@djaapex.net) and become a member of our network.

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