

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".

MidWest Sub 500 Program

Full Documentation

Purpose	Rates	Max LTV	Pts
Rate Term Refi or Purchase	10.99%	75.00%	5.00%
Cash-out Refi	11.99%	75.00%	4.50%
Bankruptcy Buyout	12.49%	75.00%	3.50%
Foreclosure Refi	12.49%	75.00%	3.50%

Stated Income & Stated Assets (Stated/Stated)

Purpose	Rates	Max LTV	Pts
Rate Term Refi or Purchase	11.99%	70.00%	3.00%

Cash-out Refi	12.49%	70.00%	3.50%
Bankruptcy Buyout	12.99%	70.00%	3.00%
Foreclosure Refi	12.99%	70.00%	3.00%

No Income & No Assets (NINA)

Purpose	Rates	Max LTV	Pts
Rate Term Refi or Purchase	13.99%	65.00%	3.00%
Cash-out Refi	13.99%	65.00%	3.00%
Bankruptcy Buyout	13.99%	65.00%	3.00%
Foreclosure Refi	13.99%	65.00%	3.00%

Available in:

FL,CO,PA,TX,MI,OH

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

Criteria	Description
Target	Borrowers who can't obtain a mortgage via traditional channels 1-4 family homes, condos, and townhouses, PUDs
Property types	Manufactured and mobile homes are not eligible
Appraised value	Minimum Value is \$100,000
Occupancy status	Owner

	non-owner
	Second homes
Loan Amount Ranges	\$100,000-\$2 million
Loan to value ratios	Refinances - Up to 75%
	Purchases - Up to 75%
Standard debt ratio	55%
Mortgage history	Non factor
Retail credit	Non factor
Judgments, collections, and charge offs	Must pay title liens only
Bankruptcy	Buy-out or Court Approval
	Active foreclosures are permitted
Foreclosures	must pay off and release lis pendens
Income documentation	Full / Stated / NINA
Fico score (credit score)	Non-factor
Cash-out restrictions	No Limit
	First lien position only
Lien Position	Subordinate financing is acceptable

- Credit Scores under 500
- Up to 75% LTV (100% CLTV)
- Foreclosure and Bankruptcy Buyouts
- Unlimited Cash Out
- Owner and Non-Owner Occupied
- SFR, Multi-Fam, Condo

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

***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.

Contact:
Dex Johnson
JTI Financial
PO BOX 531
Haymarket , VA 20168
Telephone:(703) 946-8035
[E-Mail info@djaapex.net](mailto:info@djaapex.net)