

Omega Financial Services



MULTI-STATE DIRECT ENDORSEMENT LENDER

BRANCH OPPORTUNITIES

EVERYONE KNOWS HOW GOOD FHA IS, RIGHT?

PURCHASES AND REFINANCES

- **96.5% FINANCING / CASH-OUT TO 95% (85LTV for High Balance Loans)**
- **GIFTS AND GRANTS ARE OK**
- **1-4 FAMILIES**
- **UP TO 6% SELLER'S CONCESSION ALLOWED**
- **FLEXIBLE CREDIT CRITERIA**

Becoming an Omega Branch gives you access to FHA.
We know that you can do that with most branch opportunities.
We just offer a little bit more. Please read on....

DO YOU KNOW HOW GOOD 203k'S ARE?



TURN THIS



TO THIS

Convert a one family to a two family (or three or 4).

Convert a 6 family into a 4 family.

Build from the ground up with 3% down (as long as the buyer uses a portion of the existing foundation)

Purchase mixed use properties with a 3% down payment

Include 6 months mortgage payments IN THE LOAN!!

Turn the house into whatever your client wants

No C/O requirement on the day of the closing

ONE LOAN, ONE CLOSING!!

WOULD YOU LIKE TO HAVE ACCESS TO THIS PRODUCT?

YOU KNOW THE OLD FHA LIMITS, RIGHT? HOW ABOUT THESE?

County Name	State	One-Family	Two-Family	Three-Family	Four-Family
ATLANTIC	NJ	\$316,250	\$404,850	\$489,350	\$608,150
BERGEN	NJ	\$625,500	\$800,775	\$967,950	\$1,202,925
BURLINGTON	NJ	\$379,500	\$485,800	\$587,250	\$729,800
CAMDEN	NJ	\$379,500	\$485,800	\$587,250	\$729,800
CAPE MAY	NJ	\$414,000	\$530,000	\$640,650	\$796,150
CUMBERLAND	NJ	\$271,050	\$347,000	\$419,425	\$521,250
ESSEX	NJ	\$625,500	\$800,775	\$967,950	\$1,202,925
GLOUCESTER	NJ	\$379,500	\$485,800	\$587,250	\$729,800
HUDSON	NJ	\$625,500	\$800,775	\$967,950	\$1,202,925
HUNTERDON	NJ	\$625,500	\$800,775	\$967,950	\$1,202,925
MERCER	NJ	\$345,000	\$441,650	\$533,850	\$663,450
MIDDLESEX	NJ	\$625,500	\$800,775	\$967,950	\$1,202,925
MONMOUTH	NJ	\$625,500	\$800,775	\$967,950	\$1,202,925
MORRIS	NJ	\$625,500	\$800,775	\$967,950	\$1,202,925
OCEAN	NJ	\$625,500	\$800,775	\$967,950	\$1,202,925
PASSAIC	NJ	\$625,500	\$800,775	\$967,950	\$1,202,925
SALEM	NJ	\$379,500	\$485,800	\$587,250	\$729,800
SOMERSET	NJ	\$625,500	\$800,775	\$967,950	\$1,202,925
SUSSEX	NJ	\$625,500	\$800,775	\$967,950	\$1,202,925
UNION	NJ	\$625,500	\$800,775	\$967,950	\$1,202,925
WARREN	NJ	\$305,900	\$391,600	\$473,350	\$588,250

PRETTY GOOD, NO?

THOSE ARE THE NEW LOAN LIMITS FOR FHA.

Did you know that those were the new loan limits for an FHA 203k, also?

I didn't think so.

Imagine a purchase and rehab loan for a single family home (one loan- one closing) for up to \$625,000. The four family loan limit, by the way, is \$1,202,925.

So just to recap

Becoming an **Omega** Branch means you will have access to :

FHA 203b

FHA 203k

FHA High Balance

FHA 203k High Balance

As well as Agency Full Doc, and Super Jumbo to \$10,000,000 AND Commercial loans as well (6% @75 LTV and 20 year fixed).

We will even process your loans for you

And the best part is

WE WILL TRAIN YOU!

We will come to your office and train you and your staff on 203k's (and all the FHA products, if you need it. *We will train you on our Commercial products as well*).

Your Realtors will love the ability to offer this product to their clients. It eliminates all those C of O problems, Roof Cert problems, etc.

Further you can convert a one to a two family. Great for a borrower that cannot afford the two family or for purchasing foreclosed properties and much, much more)

**So, what are you waiting for?
Aren't you, at least, little curious?**

Call Omega today

1-800-663-4220

STOP WASTING TIME - TIME IS MONEY.
CALL TODAY AND SEE IF YOU QUALIFY TO BECOME
AN **OMEGA** BRANCH

We will work out a deal that makes sense for both of us.

JOHN R. IZZOLINO

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