Desert Empire Mortgage

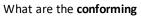
Scott J. Simmons - Residential Home Loan Specialist

1111 East Tahquitz Canyon Way Suite #121 Palm Springs, California 92262-0102

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760-327-2254 office 760-831-0044 cell

<u>Scott@DesertEmpireMortgage.com</u> www.DesertEmpireMortgtage.com





Maximum Loan to Values and Loan Limits

for 2024

with us for Fixed Rate Mortgages for Riverside & San Bernardino Counties

| | | | No Cash Out | ${\it Cashout}$ | Loan Limit. |
|-------------|---------------|------------------|------------------------------------|----------------------|-------------------------------------|
| | | Purchase | Rate and Term Refinance | Refinance | Riverside & San Bernardino Counties |
| | FHA | | | | |
| | 1 Unit | 96.5% | 97.75% | 80% | \$644,000 |
| | 2 Units | 96.5% | 97.75% | 80% | \$824,450 |
| | 3 Units | 96.5% | 97.75% | 80% | \$996,550 |
| | 4 Units | 96.5% | 97.75% | 80% | \$1,238,500 |
| | VA | VA loans can go | to \$4,000,000 with us, with a rel | atively small downpa | yment. Contact me for details |
| | 1 Unit | 100% | 100% | 100% | \$766,550 |
| | 2 Units | 100% | 100% | 100% | \$981,500 |
| | 3 Units | 100% | 100% | 100% | \$1,186,350 |
| | 4 Units | 100% | 100% | 100% | \$1,474,400 |
| | USDA | | | | |
| | 1 Unit | 100% | 100% | no cash out allowed | \$766,550 |
| Conv | entional | | | | |
| | Residence | | | | |
| | 1 Unit | 97% | 97% | 80% | \$766,550 |
| | 2 Units | 95% | 95% | 75% | \$981,500 |
| | 3 Units | 95% | 95% | 75% | \$1,186,350 |
| | 4 Units | 95% | 95% | 75% | \$1,474,400 |
| Second Home | | 90% | 90% | 75% | \$766,550 |
| Renta | al Property | | | | |
| | 1 Unit | 85% | 75% | 75% | \$766,550 |
| | 2 Units | 75% | 75% | 70% | \$981,500 |
| | 3 Units | 75% | 75% | 70% | \$1,186,350 |
| | 4 Units | 75% | 75% | 70% | \$1,474,400 |
| Revers | se Mortgag | les | | | |
| | sidences Only | , - - | | | |
| HECM | 1 - 4 Units | based on age | based on age | based on age | \$1,089,300 |
| Jumbo | 1 - 4 Units | based on age | based on age | based on age | \$4,000,000 |

information deemed reliable but not guaranteed, subject to borrower and property qualification