

Farm Guidelines

(Retail Program)

Farm (Retail)

LTV	* Up to 70% LTV
Loan Amount	* \$300K to \$50M
Seller 2nds	* Not Allowed
Seller Concessions	* Allowed, up to 3% of purchase price
FICO	* 680+
Loan Purpose	* Purchase, Refinance/Rate-Term, Refinance/Cash Out.
Term	* Up to 30 years
Amortization	* Up to 30 years
PPP	* None
1st Time Farmers	* Allowed
Appraisal Report	* PhoneOps must order appraisal. Any outside reports may be reviewed and possibly accepted if within 60 days old. No promises!
Closing Time Frame	* As soon as 16 business days
Application Fee	* A non-refundable application fee of \$297 is payable to PhoneOps Funding LLC upon completion of the online application.
Lending States	* Nationwide!