

# The right mortgage partner can make all the difference.

**At Northwest, our reputation for our high level of service — paired with attractive loan programs, quick turn times and competitive rates — sets us apart.**

**We're committed to being a strong lending partner to the broker community.**

Northwest Wholesale Lending offers a wide range of products, in-house underwriting and closing to brokers across our footprint.

**A great bank is so much more than its products.**

Our friendly and knowledgeable team will partner with you to take care of your borrowers, finding the mortgage option and rate that works best for them.

**We make the loan process feel effortless.**

With our borrower-centered approach, we make the loan process as easy and efficient as possible. And rest assured, we'll keep you informed every step of the way.

**Having your back no matter what, that's our backbone.**

As your trusted partner, we're dedicated to building strong relationships and providing expert guidance to help you build your business and serve your customers.

So, let us focus on the details, so you can focus on helping your clients. That's one way we're **increasing the value of you.**

**Register your loan with Northwest or contact your Account Executive today!**



**Reach us by phone or email anytime, we're ready to answer your questions.**

[VALUE-OF CONTACT.FULLNAME]  
[VALUE-OF CONTACT.TITLE]  
Mobile: [VALUE-OF CONTACT.MOBILE]  
[VALUE-OF CONTACT.EMAIL]



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## Finding the home loan that works. That's our homework.

	Conventional	Home Possible	Physician's	Jumbo	Northwest Plus
<b>Max loan Amount</b>	<ul style="list-style-type: none"> <li>Conforming limit \$647,200</li> </ul>	<ul style="list-style-type: none"> <li>Conforming limit \$647,200</li> </ul>	<ul style="list-style-type: none"> <li>Residents, \$647,200</li> <li>Practicing Physicians, \$1,500,000</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$1,250,000</li> </ul>	<ul style="list-style-type: none"> <li>\$30,000 minimum</li> <li>\$647,200 maximum</li> </ul>
<b>Collateral</b>	<ul style="list-style-type: none"> <li>Primary residence, second-home, investment</li> </ul>	<ul style="list-style-type: none"> <li>Primary Residence</li> </ul>	<ul style="list-style-type: none"> <li>Primary Residence</li> </ul>	<ul style="list-style-type: none"> <li>Primary Residence, second-home</li> </ul>	<ul style="list-style-type: none"> <li>Primary residence, second-home, investment</li> </ul>
<b>Primary Purchase LTV Limits</b>	<ul style="list-style-type: none"> <li>Up to 97% LTV (w/ MI)</li> <li>Secondary Financing also available</li> </ul>	<ul style="list-style-type: none"> <li>Up to 97% w/MI</li> </ul>	<ul style="list-style-type: none"> <li>No MI required.</li> <li>Purchase - up to 100% LTV.</li> <li>Reduce published program LTV's by 5% for refinance.</li> </ul>	<ul style="list-style-type: none"> <li>Up to 90% LTV (w/ MI)</li> <li>Up to 85% LTV (no MI) with 750+ FICO (for loan amounts up to \$850k)</li> </ul>	<ul style="list-style-type: none"> <li>Up to 90% LTV (w/ MI)</li> <li>Up to 85% LTV (no MI) with 700+ FICO</li> </ul>
<b>Debt Ratio</b>	<ul style="list-style-type: none"> <li>Based on AUS accept / approved risk class.</li> </ul>		<ul style="list-style-type: none"> <li>Based on AUS accept / approved risk class.</li> <li>(see special features)</li> </ul>	<ul style="list-style-type: none"> <li>Based on AUS accept / approved risk class.</li> <li>Loans with MI must meet MI guidelines.</li> </ul>	<ul style="list-style-type: none"> <li>50% if FICO is 760+</li> <li>45% if FICO is between 700 and 759</li> <li>43% if FICO is less than 700</li> </ul>
<b>Credit Score</b>	<ul style="list-style-type: none"> <li>Based on AUS eligibility / findings</li> </ul>		<ul style="list-style-type: none"> <li>720</li> <li>Credit score dictates maximum LTV and loan amount</li> </ul>	<ul style="list-style-type: none"> <li>700</li> <li>Credit score dictates maximum LTV and loan amount</li> </ul>	<ul style="list-style-type: none"> <li>640</li> <li>Credit score dictates maximum LTV</li> </ul>
<b>Special Features</b>	<ul style="list-style-type: none"> <li>Appraisal Waiver eligible based on AUS findings</li> </ul>	<ul style="list-style-type: none"> <li>An alternative to FHA.</li> <li>80% of median area income based on property location to be eligible</li> </ul>	<ul style="list-style-type: none"> <li>Student loans with deferred payments are not included in the DTI ratios</li> </ul>	<ul style="list-style-type: none"> <li>Cash-out refi available to 75% LTV</li> </ul>	<ul style="list-style-type: none"> <li>Ideal for loans that do not fit in the secondary market guidelines</li> </ul>

All loans subject to credit and property approval. See bank for details.  
Northwest Bank is Member FDIC. Rev. 4/25/2022