

**February Special
from Certified Funding:
Rate Reduction!
This Coupon Required**

**Good for .24% - .26% Rate Reduction
on all Purchase / Refinance / Home Improvement / Home Equity
2nd Mortgage Loans that are submitted
in February, and that meet the below criteria.**

Simply present this coupon with each loan.

For Borrower: _____

- **Full Doc**
- **Loans up to 97% cltv with 690+ credit scores (both borrowers)**
- **Owner Occupied SFR only**
- **Loan amounts from \$25,000 to \$350,000**
- **DTI to be less than 45%**
- **Not available for potential bridge loans**

This coupon must be presented at submission, along with income. Please verify with Certified Funding, L.P. that the coupon has been received (972-248-0200). We will allow the use of this coupon on existing files that are already approved & submitted.

FOR ADDITIONAL NICHE PROGRAMS NOT ASSOCIATED WITH THIS COUPON, SEE OUR WEBSITE AT www.certifiedfunding.net