

## CCM PRODUCT PORTFOLIO

More loans.  
More homes.  
More happy people.



### STANDARD PROGRAMS

#### Conventional

Fixed and adjustable-rate mortgages with flexible terms. Best for those who can pay 3% or more in down payment.

#### FHA

With down payments as low as 3.5% and higher DTI limits, this loan option is great for borrowers with less than perfect credit.

#### VA

100% financing with no down payment requirement available for Service Members and Military Families.

#### USDA

Offers rural homeowners up to 100% financing.

#### Jumbo

With as little as 10% down and no mortgage insurance, we offer flexible jumbo options for high-cost homes.

### SPECIALTY AGENCY PROGRAMS

#### Bye-Bye PMI

Put just 15% down without paying mortgage insurance.

#### LLPA Waivers

More affordable loan options for qualified first-time homebuyers, those buying manufactured homes or in designated rural areas, or those making energy-efficient upgrades.

#### ADU

Allows ADU rental income to help qualify or to consolidate ADU construction costs with a rate and term refinance.

#### RSU

Use Amazon restricted stock units to help buy a home.

#### Student Loan Cash-Out Refinance

Allows you to use the equity in your home to pay down student loan debt.

### SPECIALTY GOVERNMENT

#### FHA HUD \$100 Down

Put as little as \$100 down to purchase HUD-owned homes.

#### FHA Good Neighbor Next Door

Hero program for HUD-owned properties allowing eligible borrowers to purchase a home in revitalized areas at a 50% discount.

#### Section 184

Special financing for properties on Native American land for enrolled members of a federally recognized tribe.

### NON-QM (CCM SIGNATURE EXPANDED)

#### Full Doc

Financing beyond traditional guidelines for those in unique financial situations.

#### Bank Statement

Self-employed borrowers qualify using bank statement in lieu of tax returns.

#### Investor Cash Flow (DSCR)

Qualify using solely rental income to finance an investment property.

#### Asset Qualifier

Qualify for a mortgage solely using your assets.

#### Foreign National

Financing for a vacation or investment property in the U.S. without living or working in the U.S.

#### 1099

Secure a home loan using your 1099 income forms.

#### Profit & Loss (P&L)

A solution for business owners to qualify using professionally prepared P&L statements.

#### Written Verification of Employment (WVOE)

Qualification using only a written verification of employment.

### ONE-TIME-CLOSE CONSTRUCTION LOANS

Combine the lot purchase and building costs in one transaction and lock in the rate up front.

### RENOVATION LOANS

Include mortgage financing and renovation costs in one loan.

### REVERSE MORTGAGE<sup>®</sup>

Options for those 55 and older to access the equity in their primary residences.

### DOWN PAYMENT ASSISTANCE<sup>\*</sup>

#### CCM Community Promise

Up to 6,000 in down payment assistance for first-time homebuyers living in eligible neighborhoods.

#### Freddie Mac BorrowSmart Access

Up to \$4,000 in down payment/closing cost assistance for first-time homebuyers in select MSAs.

#### CCM Smart Start

Covers 2% (up to \$5,250) of the down payment for first-time homebuyers.

#### The National

4% down payment assistance program provided as a 30-year fixed-rate interest-only second mortgage for first-time homebuyers.

#### Chenoo and Essex

Pairs with an FHA loan, 3.5% or 5% down payment assistance provided as a repayable second mortgage.

#### HFA Programs

Partnered with more than 60 state and local housing finance agencies offering down payment assistance and affordable housing options.

### EQUITY PRODUCTS

#### CCM Equity Express<sup>\*\*</sup>

Apply within minutes, get funding within a few days with this fully digital HELOC option.

#### Closed End Second

Tap into home equity without affecting the rate on the original mortgage.

#### Renovation HELOC

Borrow up to 125% of the home's current value to finance home improvements. Available in all states except TX.

### EXCLUSIVE LENDER PROGRAMS

#### CCM CashPlus<sup>\*\*\*</sup>

Backs a borrower's offer with cash to make it more competitive to sellers.

#### Lock2Sell

Sellers lock in a discounted mortgage interest rate on their home to help it sell fast.

#### Lock Before You Look

Lock in a more favorable rate for up to 90 days while shopping for a home.

#### Extended Rate Lock

Lock in a rate and get the rate protection you need for longer construction times.

#### Line of Duty Death Benefit (LODDB)<sup>†</sup>

Provides financial protection to the families of first responders who fall in the line of duty by canceling the balance of their mortgage, up to \$525,000.

#### CCM Bridge Loan<sup>‡</sup>

Short-term loan allowing you to borrow against your current property in order to finance a new one.



## NICHE PRODUCTS

### Doctor Program\*

A mortgage designed specifically for doctors that allows financing before employment history is established and/or exclusion of student loan debt.

### Fix & Flip

Short-term financing used to buy and renovate a home in order to re-sell it for profit.

### Lot Loan

Financing for a vacant lot of land.

### Chattel Loan

Additional financing options for manufactured homes, including homes on leased land.

### Blanket Loan

Financing multiple properties under one loan.

### CRA Loans

In partnership with select banks, offers affordable housing opportunities for qualified borrowers.

## UNIQUE FEATURES

### Condo/Condotel

Financing options for condos/condotels that do not meet agency guidelines.

### Mixed Use

Additional financing options for 1- to 4-unit properties with both residential and commercial uses.

### Temporary Buydowns

3-2-1, 2-1, 1-1, and 1-0 temporary buydown options to reduce rates and payments at the beginning of the loan.

### Individual Tax Identification Number (ITIN)

Allows for qualification using an ITIN instead of a SSN.

### Interest-only

Pay interest only for a set time at the beginning of a loan.

### Closing as a Business Entity

Allows closing in trust, LLC, or corporation.

### Exclusion of Departing Residence

Allows for the exclusion of an existing home debt when qualifying borrowers purchase a new home so that they can buy before selling their old home.

### Supplemental Asset Income

Allows the use of assets as supplemental income in addition to W-2 income.

### Cannabis Income

Financing options for owners of a cannabis business.



\*Reverse mortgages are available for borrowers 62 and older. To obtain a Reverse Mortgage, you must attend counseling and receive a certificate of completion that will be required during the application process. Must meet financial assessment requirements and be responsible for monthly property charges such as property tax and homeowner's insurance or could be subject to foreclosure. Applicant must qualify based off age, equity, current balances, and other various factors. Restrictions may apply. This material is not provided by, nor was it approved by the Department of Housing & Urban Development (HUD), the Federal Housing Administration (FHA), or any other government agencies.

\*Down Payment Assistance: Eligibility criteria apply. Visit <https://crosscountrymortgage.com/loan-types/down-payment-assistance-programs/> for program restrictions.

\*\*CCM Equity Express: \* Closing and disbursement of funds cannot occur until all requirements of Texas Section 50(a)(6) are met including but not limited to the execution of the Texas A6 12-Day Letter. For full product details visit: [ccm.com/loan-types/programs/ccm-equity-express](https://ccm.com/loan-types/programs/ccm-equity-express).

\*\*\*CashPlus Terms and Conditions: Borrower must be approved through the FastTrack Credit Approval. CrossCountry Mortgage, LLC cannot guarantee that an applicant will be approved or that a closing can occur within a specific timeframe. All closing timeframes may vary based on all involved parties' level of participation at any stage of the loan process. Available for all first-lien conventional mortgage purchase loans only. Cash offer is contingent on a clean home inspection. Borrower is required to place a minimum 10% of the purchase price into escrow as earnest money. This offer is not a commitment to lend. All loans remain subject to underwriting and credit approval. Other restrictions may apply. Contact your CrossCountry loan officer for more details.

‡ Line of Duty death benefit: Restrictions apply. For full eligibility criteria and additional information about the program, visit <https://crosscountrymortgage.com/loan-types/programs/line-of-duty-death-benefit/>.

§ Available in all states except AL, AK, AR, DE, HI, ID, IA, KY, LA, MS, ND, NH, NJ, OK, RI, SD, VT, WV, WI, WY.

†Available to medical doctors, dentists, podiatrists, ophthalmologists and veterinarians with a minimum of a M.D., D.O., D.D.S. or D.M.D. degree. Subject to terms and conditions. Not all borrowers will qualify. Contact CrossCountry Mortgage, LLC to find out more.



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