

It's All About...

Bringing the
American Dream
Home to You!



LNB JUMBO MORTGAGE

LNB's Jumbo Mortgages are designed for clients purchasing, refinancing or building a primary residence or seasonal second home. LNB's Jumbo Mortgage product provides competitive financing options for loan amounts which exceed the conventional mortgage limits.

Jumbo Mortgage Financing Terms

- Maximum mortgage amount cannot exceed \$1,000,000.
- Maximum mortgage term is 30 years.
- Maximum total Loan to Value ratio:
 - Primary Residence = 80%*
 - Second Home = 80%
 - Cash Out Refinances = 75%
- Minimum credit scores apply.
- Maximum total Debt to Income ratio of 41%.
- Minimum cash reserves (non-retirement/non-business) needed are six months of principal and interest payments.

**Can increase to 90% LTV on primary residence with Private Mortgage Insurance (up to \$850,000 maximum loan amount).*