



Zero Down Payment

Our 100% financing is available to assist qualified first-time homebuyers to purchase SFR's, PUD's and condominiums. In addition, current homeowners may elect to refinance existing obligations into a fixed, adjustable rate or interest-only new loan.

Token Mortgage Corporation is committed to providing products that meet the needs of our customers. We are currently accepting applications for full doc only for both conforming and jumbo loans up to \$1,000,000.

As market conditions permit, we will respond quickly to re-introduce non-conforming loan products.

Special Features:

Loan Limits

Conforming loan amounts up to \$417,000.

No Reserves Required

Borrower is not required to contribute toward closing costs and is not required to have any reserves after close of escrow. Seller may contribute up to 6% toward prepaids, buydowns or closing costs.

Credit Score Minimum 620

At least one borrower must have a FICO score and acceptable traditional credit report.

Non-Traditional Credit Accepted

A verified rental history is required in addition to 3 trades with a 12 month history paid as agreed.

Income Documentation

Traditional full income documentation required. Debt ratio not to exceed 45%.

Flexible Terms

Borrower may choose fixed or adjustable rates. Interest-only option permitted.

I can help your client with a fast loan approval.

Donald Shinzato Porter
Token Mortgage Corporation
655 N. Central Ave. • Suite 1751
Glendale • CA • 91203
Phone: (323) 851-0070 • Fax: (323) 851-0706
Cell: (213) 840-0123
dporter@tokenmortgage.com
www.tokenmortgage.com