

INTRODUCING PCM'S NEW VA LOAN PROGRAM!

Pinnacle Capital Mortgage is pleased to announce the addition of the VA loan program!

VA LOAN OPTIONS: The following loan program types will be available starting Monday, November 9th.

PURCHASE & CASH-OUT REFINANCE			
TYPE	PRODUCT CODE	TERM	CAPS & MARGIN
FIXED 30 YEAR	VAF30	30 YR	N/A
FIXED 15 YEAR	VAF15	15 YR	N/A
5/1 ARM	VAA5/1	30 YR	1/1/5 caps, 2.25% margin
FIXED 30 HIGH BALANCE	VAF30HB	30 YR	N/A
FIXED 15 HIGH BALANCE	VAF15HB	15 YR	N/A
5/1 ARM HIGH BALANCE	VAA5/1HB	30 YR	1/1/5 caps, 2.25% margin

IRRRL			
TYPE	PRODUCT CODE	TERM	CAPS & MARGIN
FIXED 30 YEAR	VAF30SR	30 YR	N/A
FIXED 15 YEAR	VAF15SR	15 YR	N/A
5/1 ARM	VAA5/1SR	30 YR	1/1/5 caps, 2.25% margin
FIXED 30 HIGH BALANCE	VAF30HBSR	30 YR	N/A

GUIDELINES: Visit www.pcmloan.com > "Tools" > "Programs & Guidelines" > "VA Guidelines"

PRICING: Loan pricing for all programs listed above will be available on the PCM rate sheet and PCM's online pricing & locking system beginning Monday, November 9th.

AGENCY RELATIONSHIP: Each broker ("agent") must obtain approval from VA to close loans with PCM. Before loans can be submitted or locked, the following steps must take place:

1. Complete the "VA Recognition of Agency Relationship" form (available on www.pcmloan.com under "Forms").
2. Return the completed form and a \$100 check (payable to Pinnacle Capital Mortgage) to PCM. Contact information is included on the form.
3. PCM will notify the broker when the relationship has been approved.

Please contact your Account Executive with questions.

