M-P4
Pay Option ARM
4 Monthly Payment Options

Starting As Low As...
1.25%
1 Yr. Fixed Payment

PHOENIX FUNDING
Rising to the challenge

80% Cash Out to $1.0 Million!

90% LTV to $650,000 Stated Income

95% to $400,000 Stated Income Stated Assets!

90% 2nd Home Stated & SISA Lower 660 FICO!

90% Non Owner 1-4 Units Now Available!

PAY OPTION ARM

OWNER OCCUPIED

Loan Balance	FULL DOCUMENTATION					STATED INCOME					STATED INCOME / STATED ASSETS				
	LTV	CLTV	Purpose	Units	FICO	LTV	CLTV	Purpose	Units	FICO	LTV	CLTV	Purpose	Units	FICO
$400,000	95	90	P, R/T	1-2	620	95	90	P, R/T	1-2	680	95	N/A	P, R/T	1	700
						90	90	P, R/T	1-2	620	90	90	P, R/T	1-2	620
						90	90	C/O	1-2	660	90	90	C/O	1-2	660
						75	75	C/O	1-2	620	75	75	C/O	1-2	620
$650,000	95	90	P, R/T	1-2	680	90	90	P, R/T	1-2	660	80	80	P, R/T	1-2	660
	90	90	P, R/T	1-2	620	80	90	C/O	1-2	660	75	75	P, R/T	1-2	620
	90	90	C/O	1-2	620	75	75	P, R/T	1-2	620	70	70	C/O	1-2	660
						70	70	C/O	1-2	620					
$1,000,000	80	90	P, R/T	1-2	620	75	90	P, R/T	1-2	660	75	75	P, R/T	1-2	660
	80	80	C/O	1-2	680	75	75	C/O	1-2	660	70	70	C/O	1-2	660
$1,500,000	75	80	P, R/T	1-2	620	75	75	P, R/T	1-2	700	65	70	P, R/T	1-2	660
	75	75	C/O	1-2	680	70	70	ALL	1-2	660					
$3,000,000	70	70	ALL	1-2	700	70	70	P, R/T	1-2	700	NOT ALLOWED				
						60	70	C/O	1-2	700					
$6,000,000	60	70	P, R/T	1-2	720	60	70	P, R/T	1-2	720					
	55	70	C/O	1-2	720	55	70	C/O	1-2	720					

SECOND HOME

Loan Balance	FULL DOCUMENTATION					STATED INCOME					STATED INCOME / STATED ASSETS				
	LTV	CLTV	Purpose	Units	FICO	LTV	CLTV	Purpose	Units	FICO	LTV	CLTV	Purpose	Units	FICO
$400,000	95	N/A	P, R/T	1	660	90	90	ALL	1	660	90	90	P, R/T	1	660
	90	90	ALL	1	620	70	80	P, R/T	1	620	70	80	P, R/T	1	620
						75	75	C/O	1	620					
$650,000	90	90	ALL	1	660	80	80	P, R/T	1	660	75	80	P, R/T	1	660
	80	90	P, R/T	1	620	65	80	P, R/T	1	620					
						75	75	C/O	1	660					
$1,000,000	80	80	ALL	1	620	75	75	ALL	1	660	NOT ALLOWED				
$1,500,000	75	75	ALL	1	620	70	70	ALL	1	660					
$3,000,000	70	70	P, R/T	1	700	65	70	P, R/T	1	700					
	65	70	C/O	1	700	60	70	C/O	1	700					
$6,000,000	60	70	P, R/T	1	720	60	70	P, R/T	1	720					
	55	70	C/O	1	720	55	70	C/O	1	720					

INVESTMENT PROPERTY

Loan Balance	FULL DOCUMENTATION					STATED INCOME				
	LTV	CLTV	Purpose	Units	FICO	LTV	CLTV	Purpose	Units	FICO
$400,000	90	90	P, R/T	1-4	620	80	80	P, R/T	1-2	660
	90	90	C/O	1-2	660	75	75	ALL	1-4	660
	75	90	C/O	1-4	620					
$650,000	90	90	ALL	1-2	660	80	80	P, R/T	1-2	660
	90	90	P, R/T	1-4	680	75	75	P, R/T	1-4	660
	80	90	P, R/T	1-4	620	75	75	C/O	1-2	660
	75	75	C/O	1-4	680	70	70	C/O	1-4	660
	70	90	C/O	1-4	620					
$1,000,000	80	80	P, R/T	1-4	620	75	75	P, R/T	1-4	660
	80	80	C/O	1-2	620	75	75	C/O	1-2	660
	55	60	C/O	1-4	620	45	65	C/O	1-4	660
$1,500,000	70	80	P, R/T	1-4	700	70	70	ALL	1-4	660
	65	70	P, R/T	1-4	620					
	60	70	C/O	1-2	700					
	60	60	C/O	1-2	620					
	55	60	C/O	1-4	620					
$3,000,000	NOT ALLOWED					NOT ALLOWED				
$6,000,000										

M-P4 4 Monthly Payment Options
Pay Option ARM
1.25%
3 Yr. Prepay
1 Yr. Fixed Pay - 1 Mo. MTA

PHOENIX FUNDING
Rising to the challenge

Call Your A.E. Now!
(714) 428-0099

FICO GOT YOU DOWN?
Switch it to the 700 PAY OPTION
PAGE 4!

HEY!
80/10/10 STATED TO $750,000 w/ FICO AS LOW AS **620!**