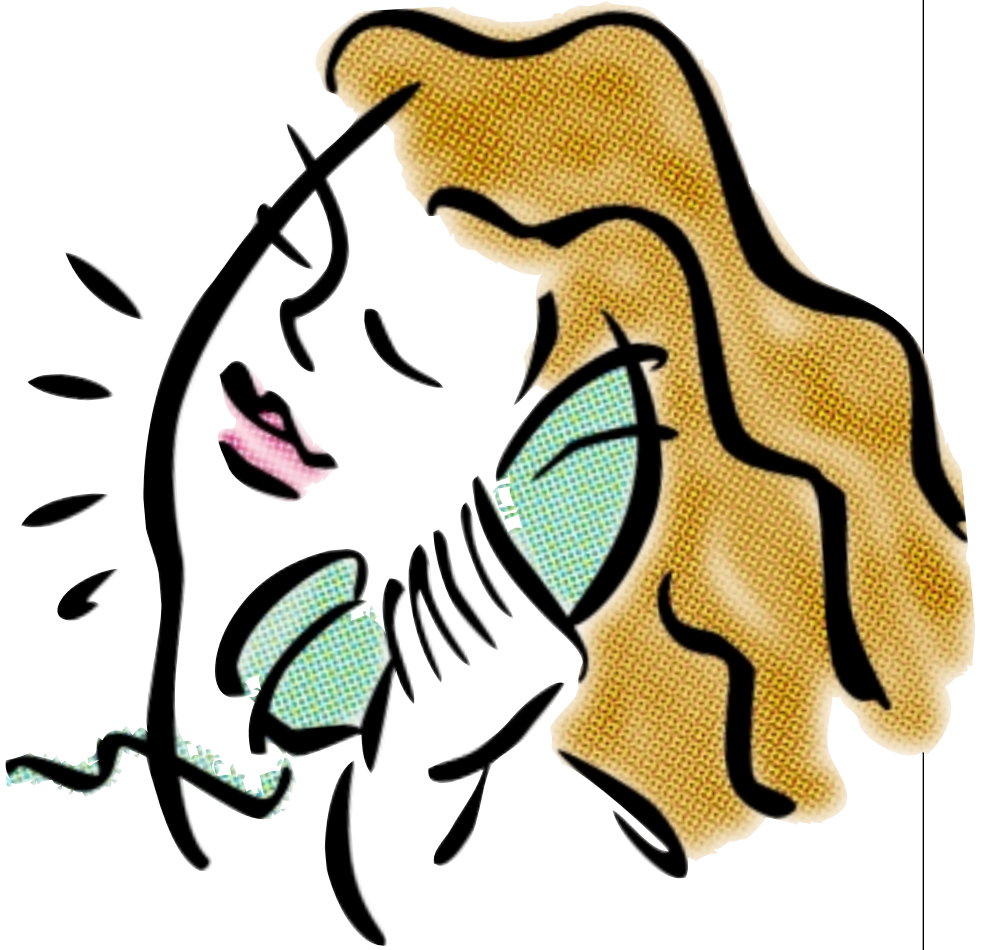


Home Financing With Fewer Questions and Faster Answers



NINA HELPS SIMPLIFY THE HOME FINANCING PROCESS

Our *No Income/No Asset (NINA)* mortgage process simplifies the home financing experience, especially for self-employed borrowers. Instead of a tiresome search for required documentation, you can save hours of time and effort. Your paperwork is minimized and your privacy is protected.

Don't you have something more interesting to do than spend the weekend digging through old tax records and bank statements? We thought so!

For more information, please call:

NINA Means Hassle-free Benefits

If you meet certain credit standards and you want to purchase or refinance a primary residence, our *NINA* process offers these advantages:

- LTVs up to 75%
- Loan amounts up to \$1 million
- Accelerated loan decisions
- No verification of income or assets required