



BANKING MORTGAGE SERVICES, CORP.

A M O R T G A G E L E N D E R

Date: April 6th, 2009

To: All Customers Holding a Fannie Mae Mortgage Loan.

From: Arturo J. Abascal

Re: FANNIE MAE DU REFINANCE PLUS PROGRAM

Effective April 6th, 2009, Banking Mortgage Services, BMS Corp. is please to announce a new refinance option. The Fannie Mae DU Refi Plus Program (Doc#5352) is a fixed and adjustable – rate and term, fully amortizing, conventional, conforming first lien loan program. Loans being refinanced must have been sold to Fannie Mae. In order to determine if your loan was sold to Fannie Mae, use the look-up tool on <http://www.fanniemae.com/>. Type the property address, and Fannie Mae will indicate if a match was found.

Features of the Fannie Mae Refinance Plus Program:

- Loans must be registered as Full Doc Loans.
- Up to 105% Loan To Value.
- All Existing subordinate liens must subordinate.
- NO Minimum Credit Score requirements.
- NO Mortgage Insurance Required.
- No seasoning Required.
- Salaried borrowers require one months paystub; self employed require one years tax return. A 4506 must be executed on all loans prior to closing.
- All Loans must be ran through Desktop Underwriter and receive an Approve/Eligible recommendation.
- DU Refi Property Fieldwork waiver for eligible loans, determined by DU.

For Further Information please contact us at:

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