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LTV ceilings reach stratospheric levels

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by Donald Horne | 25 Sep 2015



The mortgage market is looking to maintain its momentum, with lenders offering jumbo loans of 95% LTV at the same time they continue to count on strong refi business.

Parkside Lending is among those making the move to offer 95% LTV on a jumbo, even without mortgage insurance.

“We believe our new jumbo loan offering is an important financing alternative for a specific segment of creditworthy borrowers,” said James Lamparter, executive vice president of sales for Parkside Lending. “We continue to grow our jumbo product line as we identify different needs in the marketplace.”

That growth in the jumbo line includes going up to 95% on a \$1 million deal, but is limited to a one-unit, owner-occupied purchase.

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While it is true that a timeshare contract is a binding legal document, it is often mistakenly

Originators are largely focused on that segment, and are expecting even more growth this year given the Fed move this month.

The recent announcement from the Fed that it was holding firm on rates came as good news for those in the jumbo lending and refinancing markets.

“Refi business can be cyclical,” Charles Richardson of Fembi Mortgage told MPA, “as long as rates stay down, refi business will continue to be strong.”

In the weeks leading up to the Fed announcement, the refinance share of business was trending downwards, as fears of a rate hike were being anticipated. With the announcement that no hike was coming, those numbers have since firmed up, according to Lamparter.

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