

## **Destiny Loan Products**

**Destiny** supports the origination of the most popular loan programs for FHA, VA, Conventional and Sub-Prime such as (and others you may choose to add):

- Fixed Rate
- Adjustable Rate
- 1st or 2nd mortgages
- Piggy-Back Mortgages
- Neg-Am ARMs
- Option ARMs
- Buydowns
- Bi-Weekly's
- Balloon mortgages
- Bond or Housing Authority
- B & C Lending
- Interest Only Loans
- Home Equity Line of Credit (HELOC)
- Prepayment Penalty Mortgages
- LIBOR and COFI Arms
- RAMs