



## Looking for a Higher Loan Amount?

We are pleased to offer a loan product designed to serve those looking for a higher loan amount with flexible guidelines. Borrowers have access to up to \$3 million with no Mortgage Insurance.

### **Loan Features include:**

- Loan-to-Value ratios up to 90% with no Mortgage Insurance
- Loan amounts from \$100,000 up to \$3,000,000
- 85% Loan-to-Value on a cash out refinance transaction
- \$750,000 max cash back on a cash out refinance transactions
- Minimum FICO score as low as 650
- Debt-to-income ratios up to 55% dependent on Loan-to-Value and FICO score
- Primary and second homes allowed
- Gift funds from family members allowed on loans with a loan-to-value of 90% or less
- Income sources can include asset utilization and restricted stock units

**Contact me today for more information on all our products.**