



## Expanding homeownership by providing more products, choices, and advantages!

We're committed to extending the dream of homeownership to more people through disciplined and innovative lending.

### **Portfolio Lending products include:**

**Jumbo Alternative** — A jumbo loan option with loan amounts to \$3 million, no Mortgage Insurance requirement, and maximum 95% Loan-to-Value ratios. This program offers both fixed and adjustable-rate loans with FICO scores as low as 700.

**High Loan Amounts** — Provides innovative credit solutions for borrowers looking for loan amounts from \$100,000 up to \$3,000,000 with flexible guidelines including 95% Loan-to-Value, high Debt-to-Income ratios, and an interest-only option.

**Eligible income documentation includes restricted stock units and asset utilization.**

**Accessing Homeownership** — Designed to help borrowers achieve or re-establish homeownership, with Debt-to-Income ratios up to 55% with compensating factors, and allowances for 30-60 day mortgage lates within the past year or a housing/credit event in the previous two years.

**Fresh Start Option** — Tailored for borrowers that have been prevented from obtaining mortgage financing due to a derogatory housing event.

**Investor Access** — Loan amounts up to \$1 million with 75% LTV and the ability to qualify using property cash flow, this investment product may be just what you need to finance your investment properties.

**Investment Financing** — With maximum loan amounts up to \$2,000,000 and FICO scores as low as 620, this investment product may be just what you need to finance your investment properties.

**Self-Employed Borrowers** — Designed for borrowers who own their own business. Allows for alternative income documentation on loan amounts up to \$2.5 million and 85% Loan-to-Value with a 740 FICO score.

**Let's us help you find the right home financing solution for your situation!**