



Are you ready for a Fresh Start

If you've had issues obtaining mortgage financing due to a recent housing or credit event, this program may be the lending solution you've been looking for. With this loan program, you could qualify for up to \$1 million in financing with no Mortgage Insurance and a credit score of 580.

Other Loan Features include:

- Down payments as low as 15%
- No seasoning requirement on derogatory housing events
- No mortgage or rental pay history required
- 100% gift funds allowed from family members
- Up to \$350,000 max cash back on cash out refinance transactions
- ARM and fixed options available
- No pre-payment penalties
- Owner occupied & Second Homes available
- Non-traditional credit allowed

We are committed to providing mortgage solutions to qualified borrowers who can demonstrate their ability to repay.

Call today for more info on Fresh Start and all of our home loan products!