



## Are you looking for easier access to homeownership?

Do you have the ability to repay a mortgage but fall just outside traditional home financing guidelines for reasons such as:

- Prior housing/credit events
- High Debt-to-Income ratio
- Non-traditional credit
- Lack of mortgage or rental history

This loan program can help you obtain a mortgage with loan amounts up to \$1.5 million with 10% down and a minimum credit score of 610.

### **Loan Features:**

- Just 2 Years seasoning on derogatory housing
- Non-warrantable condominiums including condotels
- Multiple housing events allowed
- Fixed and variable rate options available
- \$500,000 max cash back
- 100% gift funds from family members
- First time homebuyers allowed
- No pre-payment penalties
- Rent-free borrowers allowed
- Non traditional credit is allowed for Primary and Secondary Homes

We are committed to providing credit solutions to qualified borrowers who can demonstrate their ability to repay. Let's work together to bring homeownership to you!

**This is just one of our dynamic Portfolio offerings. Call today for more info on all of our products!**