



## A new suite of mortgage products **Fresh Start**

Over the past few years, many hard-working people who lost their homes or were forced into bankruptcy due to a layoff or reduced income have since rebuilt their credit and are able to demonstrate their ability to repay. For these borrowers who may be unable to obtain mortgage financing due to seasoning or other requirements, Fresh Start may be the lending solution they have been looking for.

### **Loan Features:**

- LTV up to 85% with no MI
- No seasoning requirement on derogatory housing events including: Bankruptcy, Foreclosure, Deed-in-Lieu, Mortgage Charge-off, or Short Sale
- No mortgage or rental pay history required
- Minimum credit score 580
- Loan amounts from \$100,000 to \$1,000,000
- Non-warrantable condominiums
- Purchase, rate/term, cash-out including Texas 50 (a)(6) and debt consolidation
- 100% gift funds allowed from family members
- Up to \$350,000 max cash back on cash out refinance transactions
- ARM and 30 Year Fixed options available
- No pre-payment penalties
- Owner occupied & Second Homes available
- Non traditional credit allowed

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

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