



A new suite of mortgage products **Homeowner's Access**

We are pleased to offer disciplined credit alternatives for borrowers who demonstrate the ability to repay, but don't otherwise meet traditional agency guidelines, including:

- Prior housing/credit events
- High DTI
- Non-traditional credit
- Lack of mortgage or rental history
- 100% gift funds allowed

With the Homeowner's Access product we are able to reach more borrowers and help them achieve home ownership for the first time, or help them re-establish homeownership after a housing/credit event.

Loan Features:

- 90% Max LTV with no MI
- Loan amount up to \$1,500,000
- Just 2 Years seasoning on derogatory housing events, foreclosures, deed-in-lieu of foreclosure, short sale, mortgage loan charge-off
- Minimum FICO 610
- Purchase money, rate/term, cash-out refinance including Texas 50 (a)(6) and debt consolidation
- Non-warrantable condominiums including condotels
- Multiple housing events allowed
- ARM and 30 year Fixed options available
- \$500,000 max cash back up to 80% LTV and 660 FICO
- With DTI's of 55% with compensating factors
- Unlimited number of financed properties on primary residence
- 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 disciplined credit solutions to qualified borrowers who can demonstrate their ability to repay. Let's work together to bring homeownership to you!

Homeowner's Access is just one of our dynamic Portfolio offerings. Call today for more info on all of our products!