



Portfolio Lending Products – expanding homeownership by providing more products, choices, and advantages for you

Expanding home ownership through disciplined and innovative lending. We are providing more products, more choices, and more advantages for borrowers who can demonstrate the ability to repay.

Portfolio Lending products include:

Elite Access — Borrowers who require Jumbo loan amounts to \$3 million will welcome the affordability of no MI requirement and maximum 95% LTV ratios. Elite Access offers both fixed and adjustable-rate loans with FICO scores as low as 700.

Premier Access — Provides innovative credit solutions for borrowers looking for loan amounts from \$100,000 up to \$3,000,000 with flexible guidelines including 95% LTV, with DTI's up to 55% with compensating factors, and an interest-only option. **Eligible income documentation includes restricted stock units and asset utilization.**

Homeowner's Access — Designed to help borrowers achieve or re-establish home ownership. With DTI's up to 55% with compensating factors, and allowances for 30-60 day mortgage lates within the past year or a housing/credit event greater than 2 Years; qualified borrowers may be able to access financing not readily available to them previously.

Fresh Start — Tailored for borrowers that have been prevented from obtaining mortgage financing due to a short sale, bankruptcy, foreclosure.

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

Professional Elite — Designed for self-employed borrowers. Allows for alternative income documentation on loan amounts up to \$2.5 million and 85% LTV with a 740 FICO.

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 your homebuyers!