



## A new suite of mortgage products **Premier Access**

We are pleased to offer our Premier Access product — one of the new offerings as part of our unique suite of portfolio lending products. Designed to serve the borrower who is looking for a higher loan amount, with flexible guidelines, and who can demonstrate the ability to repay. This offering will help you reach more qualified borrowers.

### **Loan Features:**

- Eligible income sources include restricted stock units and asset depletion
- LTV ratios up to 95% with no MI
- Loan amounts from \$100,000 up to \$3,000,000
- Interest-only option
- Purchase money, rate/term refinance, cash-out refinance including Texas 50 (a)(6) and debt consolidation
- 85% LTV on a cash out refinance transaction
- \$750,000 max cash back on a cash out refinance transactions
- Minimum FICO as low as 650
- DTI's up to 55% with compensating factors
- Interest only ARM and 30 Year Fixed options available
- Unlimited number of financed properties on primary residence
- Non-warrantable condominiums including condotels
- Delayed financing treated as rate term
- Primary and second homes allowed
- 100% gift funds from family members allowed
- Sources of income can include asset depletion and restricted stock units
- 1x30 mortgage late in most recent 12 months

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

**Call today for more info on all of our products.**