



## 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 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 650
- DTI's of 50%
- 5/1 Interest only ARM and additional ARM terms are available as well as 30 Year Fixed options
- Unlimited number of financed properties on primary residence
- Non-warrantable condominiums including condotels
- Delayed financing treated as rate term
- No pre-payment penalties
- Primary and second homes 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 home ownership to you!

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