



Premier Access

We are pleased to offer our Premier Access product. Premier Access is designed to serve the borrower who is looking for a higher loan amount with flexible guidelines. This offering will help you reach more qualified borrowers.

Loan Features:

- LTV ratios up to 90% with no MI
- Loan amounts from \$100,000 up to \$3,000,000
- Interest-only ARM 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% dependent on LTV and FICO
- Unlimited number of financed properties on primary residence
- Non-warrantable condominiums including condotels
- Delayed financing treated as rate term
- Primary and second homes allowed
- Gift funds from family members allowed on loans with LTV \leq 90%
- Income sources can include asset depletion and restricted stock units
- 1x30 mortgage late in most recent 12 months
- One-time recast option (applicable for loans with note dated on or after July 24, 2018)

We are committed to providing disciplined credit solutions to qualified borrowers who can demonstrate their ability to repay

Contact me today for more information on all our products.