



# More options for you with Portfolio Lending Non-Warrantable Condominiums

## Now Featuring Condotels Elite | Premier Access | Homeowner's Access | Investment

We are pleased to include Condotels to our Suite of Portfolio Products. This expands the guidelines currently offered by Agency and Government programs. We are confident that our underwriting and process guidelines will match your specific mortgage needs with products that are the best fit for your situation.

### Loan Features available:

#### Elite Access

- Purchase money, rate term, interest only and cash-out available
- Loan amounts up to \$3,000,000
- Maximum cash-out up to \$500,000
- ARM, 30 Year Fixed and interest only options available
- Unlimited financed properties allowed for primary residence financing
- Up to 10 financed properties allowed for second home financing
- Up to 45% DTI
- Minimum FICO 700
- Up to 90% LTV

#### Premier Access

- Purchase money, rate term, interest only and cash-out available
- Loan amounts up to \$3,000,000
- Maximum cash-out up to \$750,000
- ARM, 30 Year Fixed and interest only options available
- Unlimited financed properties allowed for primary residence financing
- Up to 10 financed properties allowed for second home financing
- Up to 50% DTI
- Minimum FICO 650
- 95% LTV on a cash-out refinance

#### Homeowner's Access

- Purchase money, rate term, cash-out refinance including Texas 50 (a)(6) and debt consolidation
- Loan amounts up to \$1,500,000
- Two years seasoning for Bankruptcy, Foreclosure, Deed-in-Lieu, Mortgage Charge-offs or Short Sale
- Maximum cash-out up to \$500,000
- ARM and 30 year fixed options available
- Up to 55% DTI with compensating factors
- Minimum FICO 610
- Up to 90% LTV with no MI

#### Investment

- Purchase money, rate term and cash out available
- Only 2 Years seasoning from Bankruptcies, Foreclosure, Pre-Foreclosure, Deed-in-Lieu, Short Sale and Mortgage Charge-offs
- Loan amounts up to \$2,000,000
- Maximum cash-out refinance up to \$350,000
- ARM and 30 Year Fixed options available
- Borrowers may finance up to 10, owner-occupied investment properties
- Up to 45% DTI
- Minimum FICO 620
- Up to 85% LTV

**Contact us today to learn how we can help with your condo financing needs!**