



Elite Access

Up to \$3 million in funds with no Mortgage Insurance

Elite Access is a Jumbo loan with some numbers you'll like!

Jumbo loans with 95% LTVs and no MI

Elite Access offers fixed-rate, 5/1 and 7/1 ARM products, all with 30-year terms. Features include:

- Purchase loans and rate/term refinances to \$2 million with a 740 FICO, 95% LTV and 9 months' reserves, no MI.
- Purchase loans and rate/term refinances to \$3 million with a 700 FICO and 9 months' reserves, no MI.
- Interest-Only ARM loans up to \$3 million with a 75% - 90% LTV ratio.
- DTI ratios to 45%.
- For Cash-out transactions, maximum cash back amount is \$500,000.
- Delayed financing for cash buyers.
- Asset utilization qualifying allowed.
- 100% gift funds permitted from family members.
- 1-4 unit properties, 1-unit Co-operative units, PUDs, warrantable and non-warrantable condos allowed.
- Texas 50(a)(6) cash-out and rate/term refinances allowed.
- One-time recast option (applicable for loans with notes dated on or after July 24, 2018).

Contact me today to learn more about Elite Access.