

# HOMEOWNER'S ACCESS

*Don't meet agency  
guidelines?  
We have a solution!*

We are pleased to offer disciplined credit alternative for borrowers who demonstrate the ability to repay, but dont otherwise meet traditional agency guidlines, including:

- Prior housing/credit events
- High DTI
- Non traditional credit
- Lack of mortgage or rental history
- 100% gift funds allowed

## LOAN FEATURES:

- 90% Max LTV with no MI
- Loan amount to \$1,500,000
- Just 2 years seasoning on derogatory housing events
- Minimum FICO 610
- Non-warrantable condominiums including condotels
- Multiple housing events allowed
- 5/1 ARM and 30 year Fixed options available
- \$500,000 max cash back up to 80% LTV and 660 FICO
- Unlimited number of financed properties on primary residence purchases
- Non traditional credit is allowed for Primary and Secondary Homes

YOUR DIGI CARD HERE

