



**MOVE YOUR  
LOANS UP WITH  
UPGRADE**  
For Non-QM Loans

**Use the best parts of your loan's characteristics to UPgrade your Credit Grade with Upgrade!**

Have your AE grade your Reserves, FICO, DTI, LTV and Residual Income which may Improve your Credit Grade! For example, you can move from a B grade up to an A Grade, which can result in up to a point lower in rate.

Work with your AE or Underwriter. They will use the following information in our proprietary upgrade calculator to determine how much we can improve your credit grade.

- Reserves
- FICO
- DTI
- LTV

Contact your Account Executive to learn more.