



## **PROGRAM HIGHLIGHTS**

- Mortgage and non-mortgage debts (including delinquent taxes) are paid off and total monthly revolving and installment debt payments are lowered by at least 10%
- Closing Costs recouped in monthly payment savings within 60 months
- · Cash in hand may not exceed \$5,000 or 2% of the loan balance, which ever is lower
- The closing documents must reflect the paid off debts

Reserves reduced to 1 month PITIA when all above requirements are met

## Offer an excellent Cash-Out Option to your borrowers with Non-QM Debt Consolidation.

Note: Investment & Business Purpose Non-TRID Loans Ineligible. Follows the Ratel Term LTVs on our Non-QM Matrix.



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