

NON-QM CLOSED-END SECONDS

Up To 85% CLTV

Reach more clients and give them more borrowing power with Non-QM Closed-End Seconds!

Maximize borrowing power! Worried about losing an existing interest rate on a Non-QM loan in order to access home equity? A Closed-End Second may be a solution. It offers the ability to borrow a lump sum all at once.

PROGRAM HIGHLIGHTS

- 85% Max CLTV Full Doc & Bank Statement and DSCR Closed-End Seconds
- Owner Occupied, 2nd Home and Investment Properties
- Purchase, Rate/Term Refinance, and Cash-Out Refinance Available (Max \$750k)
- Fixed Term Rates Available
- Terms: 10, 20, & 30 year
- Credit Scores down to 660
- Eligible as 2nd lien only
- Fully disbursed at closing, no draw feature
- Qualifying payment is fully amortized payment
- Minimum loan amount \$100,000
- AVMs available for loans ≤ \$250,000*
- Properties with a solar lien are eligible
- Non-Warrantable Condos Eligible

HPML High Priced Mortgage loans not eligible. Loans originated in US Territories and the following states are ineligible: MI, NJ, NY, TN, TX, VT, WV. Restrictions apply, contact us for details. Persons in photos do not reflect racial preference and housing is open to all without regard to race, color, religion, sex, handicap, familial status or national origin.



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