

# IMPROVE YOUR LTV AND/OR PRICING WITH UPGRADE

For Non-QM Loans

## Use the best parts of your loan's characteristics to Upgrade your LTV and/or Pricing with Upgrade!

Have your AE grade your Reserves, FICO, DTI, LTV and Residual Income which may Improve your LTV and/or pricing! For example, a borrower who scores 5+ points on our new Optimizer Tool (comp factor identifier) can be eligible for a 5% LTV increase to the maximum allowed LTV.

### PROGRAM HIGHLIGHTS

Work with your AE or Underwriter. They will use the following information in our proprietary Optimizer Tool to determine how much we can improve your LTV and/or pricing.

- Reserves
- FICO
- DTI
- LTV
- Residual Income
- Payment shock

Contact your Account Executive to learn more.



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