

Close More Loans with
Extended FICOs Down to 500!
**WITH NON-QM
CORE FLEX**



Our new Non-QM Core Flex program has extended FICOs down to 500 and is built to help you say yes to more borrowers - especially those you may have had to turn away in the past.

PROGRAM HIGHLIGHTS

- 500 Minimum FICO
- Purchase, Rate/Term & Cash-Out
- 30-Year Fixed
- Up to 65% LTV
- Loan Amounts up to \$1.2M
- SFR, 2-4 Unit, PUD & Condo Eligible
- Max 45% DTI

Additional Flexibility

- First-Time Homebuyers allowed (580+ FICO)
- Manual underwriting for more approvals
 - Reserve flexibility: 6 months minimum (cash-out proceeds allowed)
 - +2 months per additional financed property

Connect with your Account Executive today to start leveraging this program.

Ineligible states: AK, HI, Cook County (IL), NJ, NY, MA, US Territories. 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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