

Extended FICOs Down to 500!  
**WITH NON-QM  
CORE FLEX**



Our new Non-QM Core Flex program is designed to help more borrowers qualify, with credit scores as low as 500. If you've been turned away before, this could be your opportunity to move forward.

## PROGRAM HIGHLIGHTS

---

- 500 Minimum FICO
- Purchase, Rate/Term & Cash-Out
- 30-Year Fixed
- Up to 65% LTV
- Loan Amounts up to \$1.25M
- 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 us today.

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

