



# Your Clients Are Unique

## *So Are Their Home Loan Needs*

Higher ratios, flexible FICO® scores, and shorter seasoning periods for bankruptcies and foreclosures are just a few of the exciting options available. We are giving you the power to say “Yes!”

### JUMBO ALTERNATIVE LOANS

- Loans up to \$2 million with TVs up to 90%;
- DOTI ratios up to 50%;
- Asset depletion qualifying, and an interest- only option;
- Self-employed Borrowers may qualify too.

### HOME-OWNER'S ACCESS

- Designed for Borrowers with a history of 30 to 60 day late mortgage payments;
- Features shorter seasoning for bankruptcies and foreclosure;
- Higher DOTI ratios.

### INVESTMENT LOANS

- Loans up to \$2 million may be available for unlimited numbers of investment/rental properties;
- Minimum 620 FICOS® scores.

### FOREIGN NATIONAL LOANS

- Financing for a second home or property for non-US Citizens;
- Borrowers may purchase a rental property, even if they already own a second home;
- Both local FICOS® and international credit scores may be accepted;
- Non-warrantable condos included.

### ALTERNATIVE DOCUMENTATION PROGRAM

- Borrowers may qualify using assets and self-employed Borrowers may qualify using bank statements;
- Primary, second homes, and investment properties allowed;

### FRESH START

- Eliminates the seasoning requirement for recent bankruptcies, foreclosures, deed-in-lieu, and short sales.



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