

Mortgage Solutions – Program Highlights

Non-Prime/Recent Housing Event

- 1 day out of foreclosure, short sale, BK, DIL
- Rates starting in the low 6's
- Loans up to \$1 million
- Credit scores down to 500
- Up to 80% LTV
- Combo loans up to 85% CLTV (min 680 score)
- 100% gift funds allowed
- DTI up to 50% considered
- Owner-occupied, 2nd homes, and investment properties
- Non-warrantable condos considered
- Jumbo loans down to 500 score
- 7/1 ARM or 30-year fixed
- No pre-payment penalty for owner-occ and 2nd homes
- No active tradelines OK with housing history
- SFRs, townhomes, condos, 2-4 units
- Seller concessions to 6% (2% for investment)

Portfolio Select

- Rates starting in the low 5's
- Up to 90% LTV
- 2 years seasoning foreclosure, short sale, BK, DIL
- Loans \$50K to \$2 million
- Credit scores down to 640
- Combo loans up to 90% CLTV (min 680 score)
- 100% gift funds allowed
- DTI up to 50% considered
- Owner-occupied, 2nd homes, and investment properties
- Non-warrantable condos considered
- Interest Only program available
- 7/1 ARM or 30-year fixed
- No pre-payment penalty for owner-occ and 2nd homes
- Asset depletion available
- SFRs, townhomes, condos, 2-4 units
- Seller concessions to 6% (2% for investment)

Bank Statement

- No tax returns required
- Bank statement deposits used to qualify
- 24 months personal bank statements
- Loans up to \$2 million
- Credit scores down to 660
- Rates starting in the 5's
- Up to 85% LTV
- DTI up to 50% considered
- Owner-occupied, 2nd homes, and investment properties
- 3 years seasoning foreclosure, short sale, BK, DIL
- Non-warrantable condos considered
- Interest Only program available
- 7/1 ARM or 30-year fixed
- No pre-payment penalty for owner-occ and 2nd homes
- SFRs, townhomes, condos, 2-4 units
- Seller concessions to 6% (2% for investment)

Investor Cash Flow

- No personal income used to qualify
- Qualification based on property cash flow
- 2 years seasoning foreclosure, short sale, BK, DIL
- Credit scores down to 660
- Rates starting in the low 6's
- Up to 75% LTV (80% on other programs)
- No DTI restrictions
- Must have current mortgage
- 1-4 units and condos
- No limit on number of properties financed (5 with AOMS)
- Loans up to \$1 million
- Seller concessions to 2%

Foreign National

- Up to 75% LTV (purchase or refi)
- No US credit required
- Fewer country restrictions
- DTI up to 50% considered
- All loans treated as investment properties
- SFRs, townhomes, condos, 2-4 units
- No SSN or ITIN required
- 12 months reserves required
- Non-warrantable condos considered
- 7/1 ARM or 30-year fixed
- Loans up to \$750,000 (minimum \$75,000)
- Seller concessions to 2%

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Interest Rates and program terms are subject to change. Final terms vary according to the unique attributes of each loan transaction. Please call for details.