

MORTGAGE SOLUTIONS PROGRAM HIGHLIGHTS

JUST MISSED AGENCY

- Rates Starting in the 4s
- Up to 95% LTV with No MI
- 2 Years Seasoning Foreclosure, Short Sale, BK, DIL
- Loans up to \$10 Million (Minimum Loan Amount \$75,000)
- Credit Scores Down to 620
- Cash Out For Reserves OK
- Gift Funds Allowed
- DTI Up to 55% Considered
- Owner Occupied, 2nd Homes, Investment Properties
- Interest Only Program Available
- 5/1 ARM, 7/1 ARM, 15-Year Fixed, 30-Year Fixed, 40-Year IO
- No Pre-Payment Penalty for Owner Occupied & 2nd Homes
- SFRs, Townhomes, Condos, 2-4 Units
- Seller Concessions to 6% (2% for Investment)
- Non-Warrantable Condos Considered

BANK STATEMENT (PERSONAL OR BUSINESS)

- No Tax Returns/Transcripts Required
- 12 Months & 24 Months Bank Statements- Personal and Business Now Available
- Loans up to \$10 Million (Minimum Loan Amount \$150,000)
- Credit Scores Down to 600
- Rates Starting in the Low 5s
- Personal to 90% LTV (No MI), Business to 85% LTV
- DTI Above 50/43 Considered with 660 Credit Score
- Owner Occupied, 2nd Homes, Investment Properties
- 2 Years Seasoning Foreclosure, Short Sale, BK, DIL
- Non-Warrantable Condos Considered
- 5/1 ARM, 7/1 ARM, 15-Year Fixed, 30-Year Fixed
- Gift Funds Allowed
- No Pre-Payment Penalty for Owner Occupied & 2nd Homes
- SFRs, Townhomes, Condos, 2-4 Units
- Seller Concessions to 6% (2% for Investment)

NON-PRIME / RECENT HOUSING EVENT

- 1 Day Out of Foreclosure, Short Sale, BK, DIL
- Rates Starting in the 5s
- Loans Up to \$10 Million (Over \$1M Case By Case)
- Credit Scores Down to 600 (Including Jumbo Loans)
- Up To 85% LTV With No MI
- Mortgage Lates Are OK
- 100% Gift Funds Allowed with Full Doc
- DTI Up to 55% Considered
- Owner-Occupied, 2nd Homes, Investment Properties
- 5/1 ARM, 7/1 ARM, 15-Year Fixed, 30-Year Fixed, 40-Year IO
- No Pre-Payment Penalty for Owner Occupied & 2nd Homes
- No Active Tradelines Ok With Housing History Exception
- SFRs, Townhomes, Condos, 2/4 Units
- Seller Concessions to 6% (2% for Investment)
- Non-Warrantable Condos Considered

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 620
- Rates Starting in the Low 6s
- Up to 75% LTV (Up to 80% NOO on Other Programs)
- No DTI Restrictions
- 7/1 ARM, 30-Year Fixed
- Must Have Housing History and Own a Primary Residence
- SFRs, Townhomes, Condos, 2-4 Units
- No Limit on Number of Properties (6 with LSM) or \$5 Million
- Loans Up to \$10 Million (Minimum Loan Amount \$75,000)
- Seller Concessions to 2%

FOREIGN NATIONAL & ITIN

- Up to 85% LTV (Purchase or Refinance) on Just Missed and 80% on Expanded
- No US Credit Required
- 12 Months Reserves Required
- Reserves Can Remain In Foreign Account
- Gift Funds allowed after borrower minimum contribution
- DTI Up To 50% Considered
- Fewer Country Restrictions
- Must have valid ITIN or IRS ITIN Letter
- SFRs, Townhomes, Condos, 2-4 Units
- Non-Warrantable Condos Considered
- ARM or 30-Year Fixed
- Loans Up To \$1.5 Million (Higher Amounts Case By Case)
- Minimum Loan Amount Down to \$150,000