

Full Documentation Designed to **Help Borrowers Win Again**

Every setback prepares you for a comeback. If your borrowers or investor clients need a fresh start after bankruptcy, foreclosure, short sale, or deed-in-lieu, access Full Documentation Loan Programs designed to help them win.

Consumers	Investors
<ul style="list-style-type: none">◦ Loan amounts up to \$3M◦ FICOs as low as 640◦ Up to 90% LTV (Primary)◦ DTI: Max 50% 45% Max > 80% LTV &/ or FTHBs◦ Gift funds may be allowed for down payment & closing costs. Certain restrictions apply.◦ Up to 20 acres allowable◦ Up to 6% seller's concessions towards closing costs	<ul style="list-style-type: none">◦ Loan amounts up to \$3M◦ Up to 85% LTV available◦ FICOs as low as 660◦ First-time investors welcome◦ 100% gift for down payment & closing cost◦ Asset depletion can be used as an individual or supplemental source of income

See full guidelines for eligibility.

Our credit seasoning policies are designed to give borrowers and investor clients a real shot. Ask me today about loan solutions for your borrowers' unique scenarios.

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