

# Financing Available for your Dream Home

Discover a path towards homeownership that offers more options that go beyond traditional financing.



	Max Loan Amount	Max Loan-to-Value	Min. FICO	Featured Highlights
<b>No Ratio (No Income or Employment Verification Program)</b>	\$2M	80% LTV	660 FICO	First-time homebuyers are welcome, and gift funds are allowed.
<b>Full Documentation</b>	\$3M	90% LTV (primary)	640 FICO	You can get up to 6% seller contributions for closing costs, and gift funds may be available. Certain restrictions apply.
<b>Alternative Documentation</b>	\$3M	70% LTV	640 FICO	Qualify using bank statements, 1099 tax forms, and more. You can also use 100% of your gift funds for your down payment and closing costs. Certain restrictions apply.
<b>Alternative Documentation for ITIN Holders</b>	\$1M	85% LTV	660 FICO	First-time homebuyers are welcome, and gift funds are allowed.
<b>Foreign National 2nd Home</b>	\$3M	75% LTV	680 FICO	This option is for second homes (first-time investors are allowed), and you can use cash-out to meet reserve requirements.
<b>Super Jumbo</b>	\$5M	70% LTV	720 FICO	You'll need at least 12 months of reserves, and gift funds are allowed.

*Ask for more eligibility information.*

**Let's discuss how you may qualify for your dream home.**