

# WHAT CHAMPS ARE MADE OF

CDFI eligible rate or price improvements available on all loan programs.

## ALLY

### No Income & No Employment Verification

- Loan amounts up to \$2M
- Up to 80% LTV allowed, min. 720 FICO
- FICOs as low as 660
- Owner-occupied & second homes
- First-time homebuyers welcome
- Cash-out may be used as reserves (4 months of borrowers' own funds to be documented)

CONSUMER PURPOSE

## ACCELERATOR

### DSCR | No Ratio | Investment Properties

- Loan amounts up to \$3M
- Up to 80% LTV available
- FICOs as low as 640
- 660+ FICO for cash-out, DSCR  $\geq$  .75 - .99
- First-time investors allowed, min FICO 680
- 5-8 units, condotels, and non-warrantable condos allowed

BUSINESS PURPOSE

## ITIN ACTIVATOR

### Alt Doc for ITIN Borrowers

- Loan amounts up to \$1M
- Up to 85% LTV (Purchase & R/T)
- Up to 75% LTV (Cash out)
- FICOs as low as 660
- Gift funds may be allowed for down payment & closing costs. Certain restrictions apply.

CONSUMER PURPOSE

## ACCELERATOR FULL/ALT DOC

### Income Qualifying Investment Properties

- Loan amounts up to \$3M
- Up to 80% LTV available
- Min FICO as low as 660
- 100% gift for down payment & closing cost
- Asset depletion can be used as an individual or supplemental source of income

BUSINESS PURPOSE

## ACTIVATOR

### Alt Doc | Non-Traditional Borrowers

- Loan amounts up to \$3M
- 660 FICO up to 70% LTV
- Up to 20 acres allowable
- Non-warrantable condos allowed
- 100% gift for down payment & closing cost
- Asset depletion can be used as an individual or supplemental source of income

CONSUMER PURPOSE

## ITIN ACCELERATOR

### DSCR for ITIN Borrowers

- Loan amounts up to \$1M
- Up to 80% LTV (Purchase & R/T)
- FICOs as low as 660
- First-time homebuyers welcome
- Short-term rentals allowed
- Cash out can be used towards reserves. Certain restrictions apply.

BUSINESS PURPOSE

## Let's Close Your Next Non-QM Loan Together!

Condotels, non-warrantable condos, and mixed-use properties accepted on most programs.

Follow us  
@ChampsTPO



## AMBASSADOR

### Foreign National | DSCR

- Max loan amount \$1.5M
- Max LTV/CLTV 70%
- Investment properties only
- Condotels and warrantable condos allowed
- Short-term rental properties accepted (DSCR  $\geq$  .75)
- Cash-out may be used to satisfy reserve requirements

BUSINESS PURPOSE