

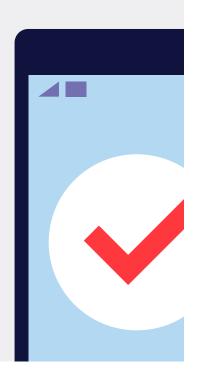


12/24 MONTHS BANK STATEMENT

No Score or FICO 620

Up to 90% CLTV

YES to Self-employed borrowers



PROGRAM HIGHLIGHTS:

- Loan Amount up to \$4 Million
- Max cash-in-hand \$500,000 for CLTV >65%, \$1,000,000 for CLTV≤65% to ≥55%, no max cashin-hand limitation for CLTV <55%
- · 30 & 40 Year Fixed, 5/6 & 7/6 ARM
- 3 Months Reserves
- Gift Funds for Reserves Allowed

- Combination of Business and Personal Bank Statements allowed
- Mortgage History 0x60x12, 0x30x12, 0x90x12
- Condo up to 85% CLTV
- Condotels allowed
- · Temporary rate buydowns available

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