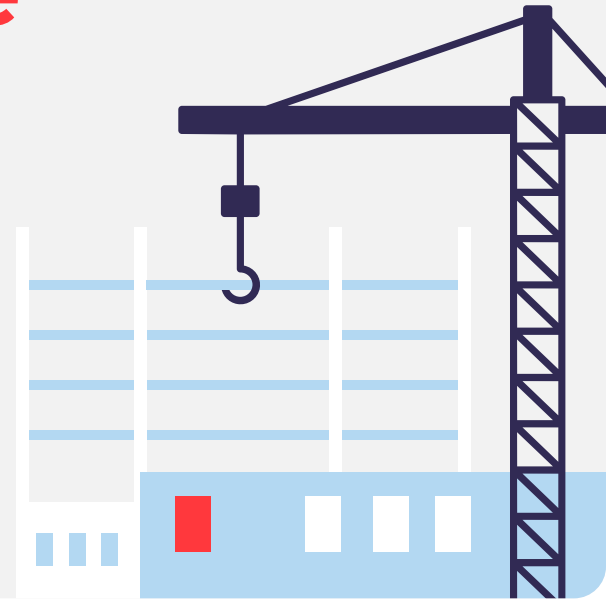


Non-Warrantable CONDOS

Up to 85% LTV

**Loan Amount
\$100,000 – \$4 Million**

**Primary, Second Home
or Investment**



PROGRAM HIGHLIGHTS:

- **Min FICO 620** for Primary and Investment
- FICO 680+ for Investment **80% LTV**
- No LTV or Loan Amount Cuts for Non-warrantable Condos
- No Pricing Adjustments, Same as Warrantable Condos
- 3 Months Reserves for LA Lower than \$1M
- Available for **Foreign and ITIN Borrowers**
- Alternative Income Allowed
- Closing Under Entity Name Allowed for Investment Transactions

THE POWER OF YES

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