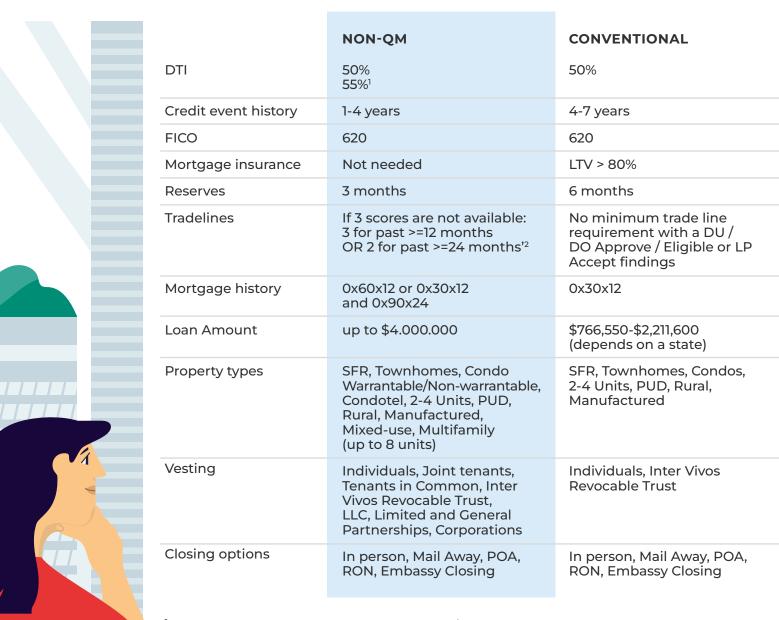






Non-QM loans vs. Conventional loans



¹ Primary Residence, Second Home for Purchase Rate/Term

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² Middle Lowest for multiple borrowers, Lowest if only 2 scores. 120 days age max.