

AGENCY PLUS

For Borrowers Falling Just Outside Agency Guidelines

LOAN PROGRAM HIGHLIGHTS

- Jumbo alternative with I/O options
- Shorter waiting periods for derogatory credit events such as BK & foreclosure
- Loan amounts up to \$3MM | Cash out up to \$2.5MM
- No seasoning requirement for cash-out
- Multiple term options:
 - ARM*: 5/1, 7/1, 10/1
 - Fixed: 15, 30
- Only 1 appraisal required when loan amount is \leq \$1.5MM (LTV \leq 75%)
- Cash out from subject property may be used towards reserves**
- Gift funds allowed for reserves***
- LTV up to 90% | Min. FICO 680
- Business funds allowed for down payment, closing costs, & reserves for self-employed borrowers
- Short-term rental properties allowed
- First time home buyers allowed with no LTV restrictions
- US citizens, permanent resident aliens and non-permanent resident aliens allowed

A borrower with \geq 25% ownership interest in a business is considered self-employed.

*Interest only options available. No I/O in Illinois.

**Not available in Premier.

***Subject property must be primary or second home

YOUR COMPANY
LOGO HERE



AGENCY PLUS
PREMIER

Lower Rates | Better Pricing

Not all program highlights may apply to Premier

Your Name
Your Title

NMLS #

📞 Number

✉ Email

🌐 Website.com

🏠 Address

YOUR
PICTURE
HERE



Mandatory legal language goes here.