

AGENCY PLUS

For Borrowers Falling Just Outside Agency Guidelines



LOAN PROGRAM HIGHLIGHTS

- Jumbo Alternative with I/O options
- Shorter waiting periods for derogatory life events such as BK & Foreclosure
- Loan amounts up to \$3.0MM | 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
- Interest Only available for all ARMs*
- Cash out from subject may be used towards reserves**
- LTV up to 90% with min FICO 680
- DTI up to 55%** | Min. FICO 600**
- Payment shock not calculated
- First time home buyers allowed with no LTV restrictions

US citizens, permanent resident aliens and non-permanent resident aliens allowed

All states (including DC) are eligible except DE, ME, MA, WY, RI.

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

**Not available in Premier.



AGENCY PLUS
PREMIER

Lower Rates | Better Pricing

Not all program highlights may apply to Premier

YOUR COMPANY
LOGO HERE

Your Name
Your Title

NMLS #

Number

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PICTURE
HERE



Mandatory legal language goes here.