

# 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 \$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

Email

Website.com

Address

YOUR  
PICTURE  
HERE



Mandatory legal language goes here.