

WHAT CHAMPS ARE MADE OF

The Industry's Most Robust Non-Agency Loan Solutions

CDFI eligible rate or price improvements available on all loan programs

ACCELERATOR EXPANDED

Business Purpose - DSCR \geq .50

- Up to 80% LTV available
- Qualify using ITIA on Interest Only
- 700+ FICO for purchase & R/T, DSCR \geq .50 - .74
- 660+ FICO for cash-out, DSCR \geq .75 - .99
- FICOs as low as 620 accepted
- Expanded states w/ no licensing required

ALLY

Owner-Occupied | No Ratio

- Loan amounts up to \$2M
- FICOs as low as 660
- Up to 80% LTV allowed
- No DTI calc on O/O & 2nd homes
- 100% gift funds allowed
- No VOR required on FTHB Purchases

ACCELERATOR

Business Purpose - DSCR | INVESTOR

- Loan amounts up to \$2.5M
- Inexperienced Investors Accepted
- Short Term Rentals Accepted
- No TRID disclosures or wait periods
- Transferred Appraisals Accepted
- Cash-out as reserves w/ 700+ FICO

ACTIVATOR

Alt Doc | 40 YR I/O

- Loan amounts up to \$3M
- 680 FICO up to 85% LTV
- Up to 6% Seller's Concessions allowed
- 40 year terms w/ interest only available
- Up to 10 Acres Allowable
- Rent Free letter accepted as VOR

See guidelines for full eligibility.

Let's Close Your Next Non-QM Loan Together!

Condotels, non-warrantable condos, and mixed-use properties accepted on most programs.

