

## NON-QM • PRODUCT HIGHLIGHTS

## Product Summary

- Minimum 660 FICO score, up to 80% LTV
- 700 FICO score, up to 85% LTV\*
- Max DTI of 55%\*
- Alt Doc options: 12-month bank statements, 1099, W2, 1 year tax return, asset qualifier
- Primary and Second Homes
- Purchase, rate/term, and cash out
- 30 & 40 Fixed, ARM's & Interest Only available
- ITIN Program, minimum 680 FICO score, up to 80% LTV\*
- Non-warrantable condos up to 65% LTV
- Lending in PA, OH, NJ, NY, CT\*
  \*certain restrictions may apply\*



Contact me for more information:

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FDIC CLENDER