



Borrowers receive **\$500** credit at closing!

Announcing **21 & Done** - our new program that rewards borrowers with a \$500.00 credit on their Non-QM loan at closing when they supply all requested documents on time so their loan becomes “Clear to Close” (CTC) in 21 days from the time it is originally submitted to underwriting. Borrowers are encouraged to stay engaged with the loan process. When they do, they win two ways:

- 1) Their loan closes on time**
- 2) They receive a credit at closing**

You win too! Your borrowers will have a better loan experience and be more likely to refer your business to their friends and family.

Take advantage of our new **21 & Done** program on your next Non-QM loan.



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Loans which achieve “Clear to Close” (CTC) within 21 calendar days or less from original “Submit to Underwriting” date are eligible for this bonus. Original “Submit to Underwriting” date is visible to the broker through the broker portal. | \$500 credit will be applied as a lender credit on the consummation Closing Disclosure. | Brokers are advised of required documentation through communication with Account Executive, Account Manager and other operational staff. | Communications include telephone calls, emails, conditional loan approvals, etc. The onus is on the broker to communicate the required documentation to the borrower and encourage them to provide needed documentation to the Company as quickly as possible. | 21 & Done offer is not guaranteed even if borrowers provide all required documentation timely as newly provided documents could trigger additional documentation requirements. | Terms subject to change without notice.