



For Non-QM Loans

Use the best parts of your loan's characteristics to UPgrade your LTV and/or Pricing with Upgrade! Have your AE grade your Reserves, FICO, DTI, LTV and Residual Income which may Improve your LTV and/or pricing! For example, a borrower who scores 5+ points on our new Optimizer Tool (comp factor identifier) can be eligible for a 5% LTV increase to the maximum allowed LTV.

PROGRAM HIGHLIGHTS

Work with your AE or Underwriter. They will use the following information in our proprietary Optimizer Tool to determine how much we can improve your LTV and/or pricing.

Reserves

LTV

FICO

Residual Income

DTI
Payment shock

Contact your Account Executive to learn more.

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