



# MAXIMIZE CASH OUT

with Non-QM Closed-End  
Seconds Bank Statements

## PROGRAM HIGHLIGHTS

- Available on Purchase, Rate/Term Refinance, & Cash Out
- Max CLTV 85%
- 660 Minimum FICO
- 10, 20 and 30 year fixed terms
- Owner Occ, 2nd Home, Condos, 2-4 Unit & Investment
- Concurrent close on purchases available
- Max Loan amount to \$750,000
- Min loan amount \$75,000
- AVMs available for loans  $\leq$  \$250,000\*
- Properties with a solar lien are eligible (check matrix)
- Non-Warrantable Condos Eligible

**Access Equity with this Non-QM Closed-End Seconds Bank Statements program.**

*\*\*HPML High Priced Mortgage loans not eligible. See our Closed-End Seconds Matrix for details.*

*Loans originated in US Territories and the following states are ineligible: MI, NJ, NY, TN, TX, WV. Restrictions apply, contact us for details. Important to note that a Closed-End Second Mortgage may typically have a higher interest rate than the first lien mortgage.*

