



NON-QM CORE FLEX PROGRAM!

Extended program with FICOs down to 500!

Ready to take the next step?

Our new Non-QM Core Flex program offers flexible options for borrowers with credit scores as low as 500—helping you rise above traditional barriers and move forward with confidence.

PROGRAM HIGHLIGHTS

- 500 Minimum FICO
- Purchase, Rate/Term & Cash-Out
- 30-Year Fixed
- Up to 65% LTV
- Loan Amounts up to \$1.2M
- SFR, 2–4 Unit, PUD & Condo Eligible
- Max 45% DTI

Built to Help You Rise Higher

- First-Time Homebuyers allowed (580+ FICO)
- Manual underwriting for expanded approvals
 - Flexible reserves: 6 months minimum (cash-out proceeds allowed)
 - +2 months per additional financed property

Bottom line: more flexibility, more approval opportunities, and more upward momentum.

Ineligible states: AK, HI, Cook County (IL), NJ, NY, MA, US Territories

