

# NON-QM CORE FLEX PROGRAM!

## Extended program with FICOs down to 500!

### Ready to take your pipeline higher?

Our new Non-QM Core Flex program offers FICOs down to 500 and is designed to help you rise above traditional limitations and capture more opportunities - especially with underserved borrowers you may have had to pass on before.

### 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 approvals, more upward momentum.

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

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