



AVOID Second Home & Investment Property Fees!

With our own Private Label Security (PLS), we can in some cases offer you significantly better pricing on your second home or investment property loans. This way, you can avoid the loan level pricing adjustments made by Fannie and Freddie.

PROGRAM HIGHLIGHTS

- ▶ Second Homes 1-Unit SFR, PUD, Condo
- ▶ Investment Property 1-Unit SFR, PUD, Condo & 2-4 Units
- ▶ Agency Conforming & High Balance Loan Limits
- ▶ Fixed-Rate Only
- ▶ Minimum loan amounts as low as \$100,000
- ▶ Maximum loan amounts as high as \$1,867,275
- ▶ Second Home LTV 85%
- ▶ 1-Unit Investment LTV 85%
- ▶ 2-4 Unit Investment LTV 75%
- ▶ Max DTI: Lower of 50% or AUS determined DTI
- ▶ Min FICO credit score as low as 680
- ▶ Reserves requirements
 - ▶ Loan amount < or equal to \$726,200: Greater of 6 months or AUS required reserves
 - ▶ Loan amount > \$726,200: Greater of 12 months or AUS required reserves