



# TIME FOR A NEW START?

Our New Start loan program offers financing options for borrowers who are recovering from a significant credit event. With loan amounts up to \$1,000,000 and down payments as low as 20%, financing your home might be more achievable than you think.

## Program features:

- Purchase and rate/term refinance loan amounts up to \$1,000,000
- Eligible for cash out refinance
- Fixed-rate and adjustable rate options
- Down payment as low as 20%\*
- Minimum credit score of 580
- Debt-to-income ratios up to 55%
- Significant credit events allowed up to the application date
- Eligible for primary and secondary homes
- Available in all 50 states and Washington D.C.

[Connect with me to learn more!](#)



\*The 30-year fixed annual percentage rate (APR) is 5.875% and based on a note rate of 5.750% with zero points and \$875.36 principal and interest payments. Example based on an owner-occupied single-family residence with a loan amount of \$150,000, credit score of 740, and down payment of 20% with tax and insurance escrows. Payment amount shown does not include taxes and insurance premiums. The actual payment amount will be greater. Interest rates as of December 30, 2021 and subject to change without notice. APR is for illustrative purposes only and your interest rate may vary. This is not a commitment to lend. All loans are subject to credit review and approval.