



HELPING YOU ACHIEVE YOUR DREAM OF HOMEOWNERSHIP

Our Prime Non-Agency loan program offers financing options with expanded criteria, including higher qualifying ratios and alternative documentation when traditional tax returns may not be available. With loan amounts up to \$3,000,000, down payments as low as 10% and no mortgage insurance requirement, financing your home might be more achievable than you think.

Program features:

- Purchase and rate/term refinance loan amounts up to \$3,000,000
- Eligible for cash out refinance, with maximum cash out of \$1,500,000
- Fixed-rate and adjustable rate options, including interest-only
- 40-year terms with 10 year interest-only options available
- Down payment as low as 10%* with no mortgage insurance requirement
- Minimum credit score of 660
- Eligible for primary homes, secondary homes and investment properties
- LLCs eligible for investment properties
- Alternative documentation options of 12 and 24 month bank statements, asset depletion and 1 year tax returns
- Written verification of employment eligible
- Available in all 50 states and Washington D.C.

Connect with me to learn more!



*The 30-year fixed, annual percentage rate (APR) is 4.997% and based on a note rate of 4.875% with zero points and \$793.81 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 10% with tax and insurance escrows. Payment amounts shown does not include taxes and insurance premiums. The actual payment amount will be greater. Interest rates as of April 23, 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.