

Financing Available for your Dream Home

Discover a path towards homeownership that offers more options that go beyond traditional financing.



| | Max Loan Amount | Max Loan-to-Value | Min. FICO | Featured Highlights |
|--|-----------------|-------------------|---------------------|--|
| No Ratio (No Income or Employment Verification Program) | \$3M | 80% LTV | 620 FICO | First-time homebuyers are welcome, and gift funds are allowed. |
| Full Documentation | \$3M | 90% LTV (primary) | 640 FICO | You can get up to 6% seller contributions for closing costs, and gift funds may be available. Certain restrictions apply. |
| Alternative Documentation | \$3M | 85% LTV | 640 FICO | Qualify using bank statements, 1099 tax forms, and more. You can also use 100% of your gift funds for your down payment and closing costs. Certain restrictions apply. |
| Premier Alternative Documentation | \$2M | 80% LTV | 680 FICO | Premium pricing for qualified homebuyers using 12 or 24-month personal or business bank statements. |
| Alternative Documentation for ITIN Holders | \$1M | 85% LTV | 660 FICO / No Score | First-time homebuyers are welcome, and gift funds are allowed. |
| Foreign National 2nd Home | \$3M | 75% LTV | 700 FICO / No Score | This option is for second homes (first-time investors are allowed), and you can use cash-out to meet reserve requirements. |
| Super Jumbo | \$5M | 70% LTV | 720 FICO | You'll need at least 12 months of reserves, and gift funds are allowed. |

Ask for more eligibility information.

Let's discuss how you may qualify for your dream home.