

# INCREASE CASH OUT WITH NON-QM CLOSED-END SECONDS BANK STATEMENTS

Clients can Access Equity with this  
Non-QM Closed-End Seconds Bank  
Statements program.

## PROGRAM HIGHLIGHTS

- Available on Purchase, Rate/Term Refinance, & Cash Out
- Max CLTV 85%
- 660 Minimum FICO
- 10, 20 and 30 year fixed terms
- Owner Occ, 2nd Home, Condos, 2-4 Unit & Investment
- Concurrent close on purchases available
- Max Loan amount to \$750,000
- Min loan amount \$100,000
- AVMs available for loans ≤ \$250,000\*
- Properties with a solar lien are eligible (check matrix)
- Non-Warrantable Condos Eligible

*\*HPML High Priced Mortgage loans not eligible. See our Closed-End Seconds Matrix for details. Loans originated in US Territories and the following states are ineligible: MI, NJ, NY, TN, TX, VT, WV. Restrictions apply, contact your Account Executive for details. Important to note that a Closed-End Second Mortgage may typically have a higher interest rate than the first lien mortgage. Persons in photos do not reflect racial preference and housing is open to all without regard to race, color, religion, sex, handicap, familial status or national origin.*

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