

EXPANDED INCOME  
QUALIFICATION WITH BANK  
STATEMENTS

## JUMBO CHOICE!

FULL SUITE OF  
JUMBO PROGRAMS

### JUMBO CHOICE

#### Fico Down to 660

- LTV up to 90%
- Loan Amounts to \$3.5 million
- Max DTI - AUS or Max 50%
- 30 Year, Non-Standard Terms Available
- Primary, Second, Investment
- Warrantable Condos
- Buydowns N/A
- Minimum loan amount is \$1 above the conforming loan limit

### JUMBO CHOICE ADVANTAGE

#### Fico Down to 660

- LTV Up to 89.99%
- Loan Amounts to \$3 million
- Max DTI - AUS or 45% Max (fixed), 43% (I/O)
- 15, 30 Year, Non-Standard Terms Available
- Primary, Second, Investment
- Warrantable Condos
- Buydowns - 2:1, 1:0
- Minimum loan amount is \$1 above the conforming loan limit

### JUMBO CHOICE PREMIER

#### Fico Down to 660

- LTV Up to 80%
- Loan Amounts to \$3 million
- Max DTI - DU or 49.99% max
- 15, 30 Year, Non-Standard Terms Available
- Primary, Second, Investment
- Non-Warrantable Allowed
- Buydowns - 2:1, 1:0
- Minimum loan amount is \$1 above the conforming loan limit

### JUMBO CHOICE ELITE

#### FICO Down to 680

- LTV Up to 85%
- Loan Amounts to \$3 million
- Max DTI - Max 45%
- 15, 30 Year, Non-Standard Terms Available
- Primary, Second, Investment
- Non-Warrantable Condos Ineligible
- 2:1 and 1:0 Temp Buydowns on 30 YR only
- Minimum loan amount is \$1 above the conforming loan limit

### Don't limit your borrower's buying potential if they require a loan amount beyond conventional limits!

Our Jumbo loan programs empower you to give your clients more options and you close more loans! We have four versatile Jumbo Choice programs to choose from, available for Purchase, Cash-Out, and Rate & Term Refinance.

*Non-Standard Terms excluded on: Closed-End Seconds, HELOCs, DPA, CalHFA, and Non-QM 40-year term.*

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