

# NON-QM CREDIT UPGRADE

Enhance your credit grade!

## Utilize the best parts of your loan to enhance your credit grade.

We will grade your Reserves, FICO, DTI, LTV and Residual Income which may improve your Credit Grade!

For example, you can move from a B grade up to a A Grade, which can result in up to a point lower in rate. Work with your AE or Underwriter. They will use the following information in our proprietary upgrade calculator to determine how much we can improve your credit grade.

- Reserves
- FICO
- DTI
- LTV
- Residual Income

**Intended for use by real estate and lending professionals only and not for distribution to consumers.**