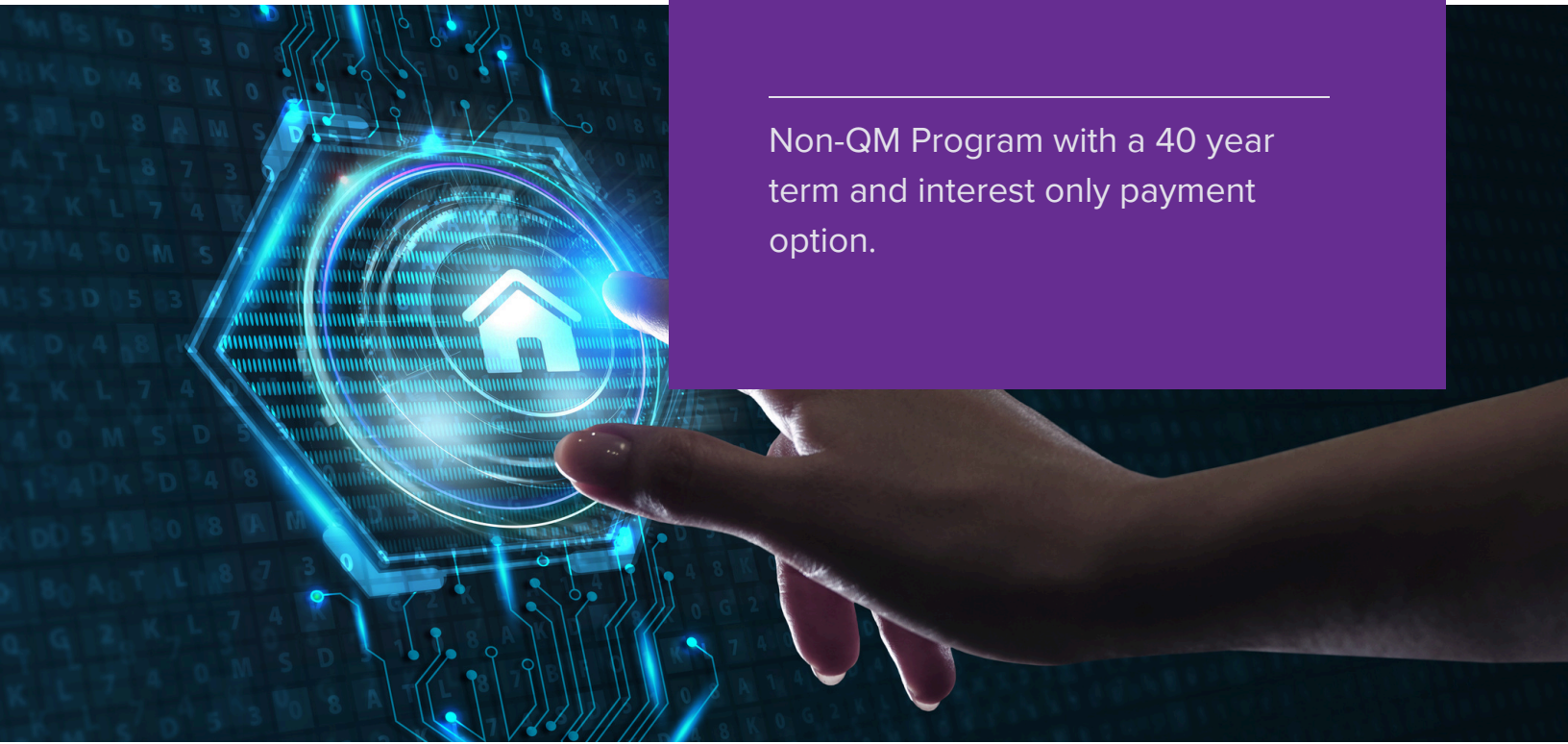


40 YEAR IO LOAN PROGRAM

LOAN AMOUNTS TO \$4M!

Non-QM Program with a 40 year term and interest only payment option.



PROGRAM HIGHLIGHTS

- Min 640 FICO
- Max 80% LTV
- Reserves based on IO payment
- TX, Business Purpose Only for IO
- Fully Amortized ARM and Fixed available
- Max Loan Amount \$4 Million