



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
- 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 buying potential if you require a loan amount beyond conventional limits!

Our Jumbo loan programs empower you with more options! 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.