



NON-QM DEBT CONSOLIDATION PROGRAM!

Great Cash-Out Refinance Option

PROGRAM HIGHLIGHTS

- Mortgage and non-mortgage debts (including delinquent taxes) are paid off and total monthly revolving and installment debt payments are lowered by at least 10%
- Closing Costs recouped in monthly payment savings within 60 months
- Cash in hand may not exceed \$5,000 or 2% of the loan balance, whichever is lower
- The closing documents must reflect the paid off debts
- Reserves reduced to 1 month PITIA when all above requirements are met

Non-QM Debt Consolidation loan.

Note: Investment & Business Purpose Non-TRID Loans Ineligible. Follows the Rate/Term LTVs.