

IMPROVE YOUR LTV  
AND/OR PRICING WITH

## NON-QM UPGRADE

We will grade your Reserves, FICO, DTI, LTV and Residual Income which may improve your LTV and/or pricing!

### Utilize the best parts of your loan to enhance your LTV and/or Pricing

For example, a borrower who scores 5+ points on our new Optimizer Tool (comp factor identifier) can be eligible for a 5% LTV increase to the maximum allowed LTV.

Work with your AE or Underwriter. They will use the following information in our proprietary Optimizer Tool to determine how much we can improve your LTV and/or pricing.

- Reserves
- FICO
- DTI
- LTV
- Residual Income
- Payment shock

Contact your Account Executive to learn more.

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