

PORTFOLIO PROGRAMS

WHEN OTHER LENDERS SAY NO, WE SAY YES

As low as 580 FICO / Up to \$3 MM / Up to 90% LTV(No MI) / 50% Max. DTI

say Yes
PORTFOLIO

Outside of Traditional Guideline

PORTFOLIO 101

Primary & 2nd Home
Up to \$3 MM
Up to 90% LTV (No MI)
Max 50% DTI
100% Gift funds
Interest-only option

FICO
650⁺

PORTFOLIO 102

Primary & 2nd Home
Up to \$1.5 MM
Up to 90% LTV (No MI)
Max 50% DTI
100% Gift funds
BK 7 & 11: 2 years seasoning

FICO
610⁺

PORTFOLIO 103

Primary & 2nd Home
Up to \$1 MM
Up to 85% LTV (No MI)
Max 50% DTI
100% Gift funds
BK 7 & 11: No seasoning

FICO
580⁺

PORTFOLIO 104

Investment
Up to \$1.5 MM
Up to 85% LTV (No MI)
Max 43% DTI
BK 7 & 11: 2 years seasoning
Unlimited financed properties

FICO
620⁺

