



Non-QM 2nd

Purchase or Refi

Don't trade in your low-rate first mortgage. Access your home's equity for a kitchen remodel, colleg tuition or debt consolidation **without a full refinance**. Keep your current loan exactly where it is and get the cash you need with an easy second mortgage.

Minimum FICO® 660

CLTVs to 90%

No reserve requirements

- ✓ 6 months ownership to cash out & use appraised value
- ✓ Fixed terms 10–30 years
- ✓ Loan amounts \$75K to \$850K
- ✓ Standalone & Purchase
- ✓ Full Doc, Bank Statement, 1099, DSCR
- ✓ DTI to 50%

REACH OUT TO ME TODAY TO LEARN MORE!



EQUAL HOUSING
OPPORTUNITY