



FLEXIBLE  
LOAN OPTIONS  
TO HELP YOU  
BUY OR REFI!

## Don't let a late payment, bankruptcy or credit event keep you from qualifying for a home loan!

*OUR NEWLY EXPANDED LOAN PROGRAMS MAY BE THE KEY TO UNLOCKING YOUR NEW HOME.*

If you have below average credit from events such as a late payment, bankruptcy, foreclosure or if you are self-employed we may be able to help with your home financing needs. Our expanded loan program has the flexibility to help borrowers not served by traditional loans. Not all lenders offer these programs but we are dedicated to helping borrowers with less-than-perfect credit or income documentation challenges. Check out the benefits of our newly expanded loan program.

### HIGHLIGHTS OF OUR EXPANDED LOAN PROGRAM

- Bankruptcy and foreclosures acceptable (must be 36 months out)
- Late payments on an account may be acceptable if they are brought current
- Borrow up to \$2 million
- No mortgage insurance
- Credit scores down to 620
- Primary residences, town houses and condos are OK
- W2s and bank statements acceptable for self-employed borrowers
- 30 year fixed; 5/1, 7/1 and 10/1 ARMs, and 5/1, 7/1, and 10/1 Interest Only ARMs available

*To learn more please contact:*

