



**FLEXIBLE INCOME
REQUIREMENTS
FOR SELF-EMPLOYED
OR NEWLY EMPLOYED.**

Our new home loan programs help you purchase, refinance or get cash out quickly!

**W-2S AND 12 MONTH BANK STATEMENTS
NOW ACCEPTED TO VERIFY YOUR INCOME!**

Not everyone fits into neat little boxes and the same goes for a home loan. We understand that you may have good credit but find it difficult to get home financing due to past credit issues or your ability to verify your income if you are self-employed.

Recognizing the varied situations of borrowers, our Near-Prime loan programs accept alternative income documentation such as 12-24 months of personal or business bank statements and 1 year of W-2s or tax returns. Great for those with good credit but hiccups such as foreclosures or bankruptcies, or for borrowers who are self-employed.

HIGHLIGHTS OF OUR NEAR-PRIME PROGRAM

- Primary and second homes
- Save money on monthly payments, no mortgage insurance
- Purchase, refinance and cashout loans
- Loan amounts up to \$2 million
- Investment properties OK
- 30 year fixed; 5/1, 7/1 and 10/1 ARMs, and 5/1, 7/1, and 10/1 Interest Only ARMs available
- Minimum credit score 620
- Maximum cashout \$500,000
- Self-employed borrowers OK



To learn more please contact: