



Pick Your **Flex Plan**



FLEX SELECT PRIME

- 680 Minimum FICO to 90% LTV
- 48-Months Major Credit Event Seasoning
- Max Loan Amount \$2.5M
- Primary, Secondary Home, Investment Properties
- Full, Alt and Bank Statements (2, 12 and 24-Months Available) to 90% LTV
- P&L Only to 80% LTV
- 18-Months Self-Employed to 80% LTV
- Asset Utilization to 90% LTV
- ITIN to 90% (See Matrix for Product Details)
- Debt Consolidation to 85% LTV
- Unlimited Cash Out
- Max 50% DTI

FLEX FOREIGN NATIONAL

- Foreign Credit Allowed
- Max 70% LTV
- Max Loan Amount \$3M
- Unlimited Cash Out
- No DTI for DSCR
- Investment Properties
- Single Family/2-4 Units/Warrantable and Non-Warrantable Condos/Condotels
- Asset Utilization Allowed

FLEX EXPANDED CREDIT

- 620 Minimum FICO
- Up to 0x120x12 MTG
- 12-Months Major Credit Event Seasoning
- Max Loan Amount \$2.5M
- Full, Alt and Bank Statements (2, 12 and 24-Months Available) to 85% LTV
- Debt Consolidation to 80% LTV
- Unlimited Cash Out
- Chapter 13 – Use Filing Date for Seasoning
- Max DTI 50%
- 1 Day Out of BK

FLEX PRIME

- 620 Minimum Credit Score
- 1 x 30 MTG History
- 36-Months Major Credit Event Seasoning
- Chapter 13 – Use Filing Date
- 90% LTV to \$1.5M
- Max Loan Amount \$2.5M
- Primary, Secondary Home, Investment Properties
- Full, Alt and Bank Statements (2, 12 and 24-Months Available) to 90% LTV
- 18-Months Self-Employed to 80% LTV
- ITIN to 90% LTV, ITIN with 12 or 24-Months Bank Statements
- Asset Utilization to 90% LTV
- Debt Consolidation Loans to 85% LTV
- Condotels
- Cash Out to \$1M, Unlimited Cash Out 50% or Less LTV
- Max DTI 50%

SELECT PRIME PLUS

- 90% LTV 2 Months, 12 Months and 24-Months Bank Statements to \$2M
- Cash Out 80% LTV
- Interest Only to 85% LTV
- 680 Minimum FICO
- Max Loan Amount \$3.5M
- Primary/Second Home/Investment Properties
- Max 50% DTI
- Unlimited Cash Out Available
- Full Doc. Investment to 85% LTV
- 2 Months, 12 Months and 24-Months Bank Statements
- 1-Year Income and 1099 Doc. Types Available
- 85% Warrantable and Non-Warrantable Condos
- 2-4 Units 85% LTV
- Second Homes to 85% LTV

FLEX INVESTOR DSCR

- 620 Minimum FICO
- Max 85% LTV
- First-Time Investors Allowed
- Less the 1.00 DSCR Okay
- Qualify With Interest-Only Payment
- Gift Funds Allowed With 10% Borrower Contribution
- Mixed-Use 2-8 Units and 5-10 Residential Units Allowed up to 75% LTV
- Condotels

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