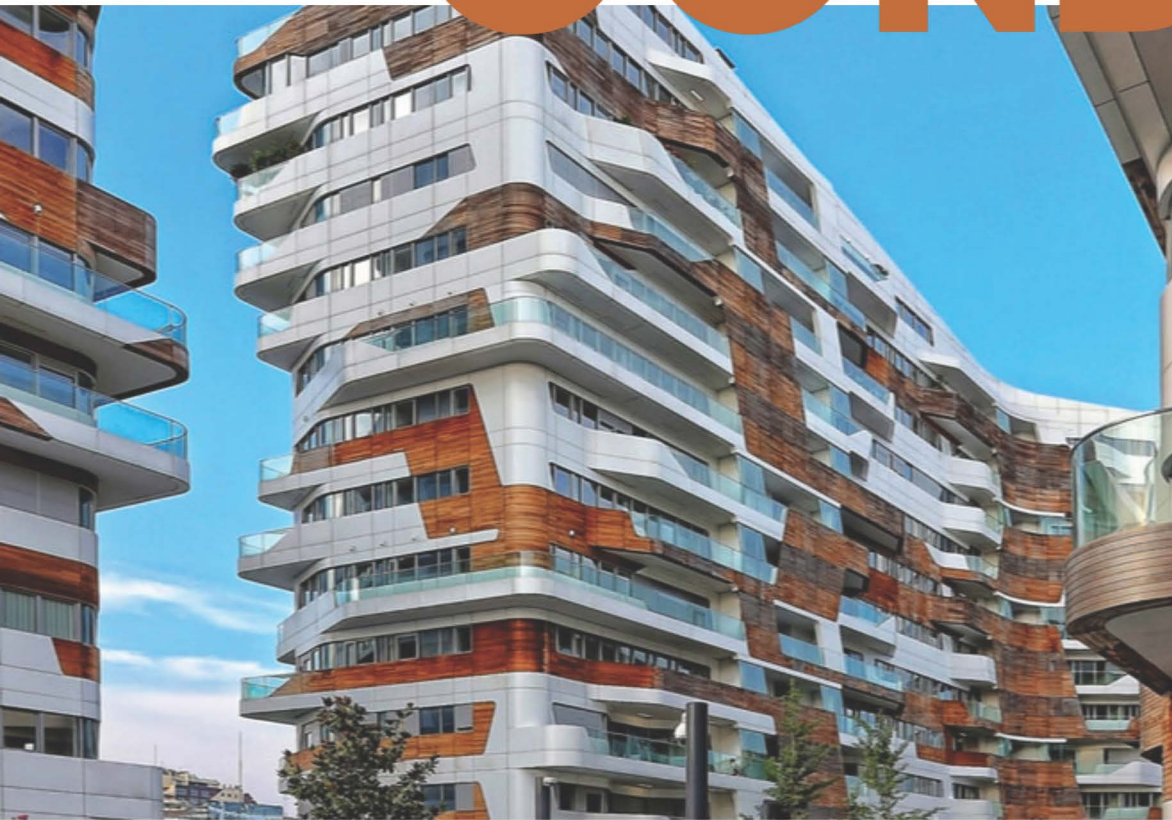


# CONDOS



LOAN AMOUNTS UP TO

**\$5M**

OVER \$5M  
CASE-BY-CASE



UP TO 90% LTV PRIMARY  
WARRANTABLE CONDOS



SECOND HOME  
WARRANTABLE CONDOS  
UP TO 85% LTV



INTEREST ONLY  
OPTIONS - NO LTV LIMIT



500-579 FICO UPTO 80% LTV  
OWNER-OCCUPIED  
WARRANTABLE CONDOS



NON-WARRANTABLE  
UP TO 80%  
OWNER-OCCUPIED  
OR 75% INVESTMENT



NON-WARRANTABLE  
INVESTOR CONCENTRATIONS  
UP TO 60%  
- HIGHER CASE-BY-CASE



BANK STATEMENT LOANS  
FROM 580+ FICO



1+ YEAR BANKRUPTCY  
SEASONING  
FROM 580+ FICO



UNLIMITED 30 DAY  
LATES



WARRANTABLE CONDOS  
PENDING LITIGATION  
CASE-BY-CASE IF MINOR  
OR IMMATERIAL



2+ YEARS HOUSING  
EVENT SEASONING  
FROM 580+ FICO



NON-WARRANTABLE  
COMMERCIAL  
SPACE UP TO 30%

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# PROGRAM HIGHLIGHTS

This is not an advertisement to extend credit as defined by TILA/Regulation Z nor an application for credit as defined by RESPA/Regulation X. All applications are subject to underwriting guidelines and approval based upon the credit, assets, value of subject property and borrower's ability to repay. Not all applicants are eligible for or qualify for all loan products offered. All market data and other information is not warranted as to completeness or accuracy and loan programs, rates, terms and conditions are subject to change without notice.