



Offer your self-employed borrowers lending options that take a big-picture look at income history

- Minimum credit score 620
- Up to 85% max LTV
- Cash-out allowed
- Reserve Requirements: min 3-12 months of PITIA
- Shorter seasoning for recent credit events
 - 2 years on foreclosures, non-Ch 13 BK, deed-in-lieu, short sale
 - 1 year for non-Ch13 BK, foreclosure, deed-in-lieu, short sale

Loans in NY must exceed FMNA loan limit (including, where applicable the maximum loan limit for high cost areas).

**We help you say yes, when others say no.
Call us today to learn more.**

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