



Access home equity with a Closed-End Second

Cash-out without refinancing your low rate.

Min. FICO 680 ✓

CLTVs to 90% ✓

Income Doc: DSCR ✓ P&L ✓

Keep your low-rate first. Access \$150k–\$750k with a fixed-rate second—no refi needed. Qualify with bank statements, a 12-month P&L, or property cash flow (DSCR). primary, second home, or investment properties. *Subject to credit approval and program guidelines. Not available in Texas, Indiana, Michigan, South Carolina, Washington State, Maryland*

- Loan Amounts \$150,000 to \$750,000
- Primary, 2nd Home & Investment Property
- Full Doc, Bank Statement, DSCR and P&L Options
- Reserves Not Required
- DSCR - Minimum 1.0 DSCR, Min. FICO 700
- CLTV 90% - Full-Doc only, Min. FICO 700, Max \$350K
- Max \$750K Loan Amount, Min. FICO 720, Max CLTV 75%
- Max CLTV 75% with 12-Month P&L Statement



CALL TODAY!