



FLEX SELECT ITIN

- Loan Amounts From \$125K to \$2.5M
- First-Time Homebuyers Eligible With Restrictions
- 2/1 Temporary Buydowns Available
- Max 85% LTV / 640 Min FICO / Max DTI 50%
- 15- and 30-Year Fixed, 30-Year Interest-Only, 5/6 SOFR ARM, 5/6 SOFR ARM Interest-Only
- Primary, Second Home and Investment Property
- Purchase, Rate/Term and Cash Out
- Unlimited Cash Out LTV \leq 60%
- Single-Family Residence, PUD, Condo (Warrantable and Non-Warrantable), Condotel, 2-4 Units
- Full Doc: 1 or 2 Years
- Alt Doc: VVOE, 12 or 24 Months Bank Statements, 1099, Asset Utilization (60 Months)
- Housing History 0x30x12
- Gift Funds and Interested Party Contributions Options Available

KEY FEATURES

Max 85% LTV

Max DTI 50%

Max Loan Amount \$2.5M



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