



## More options for you with Portfolio Lending Homeowners Access and Fresh Start

Though foreclosure numbers are down, many lenders are still hunting for loan solutions for borrowers "in recovery". Although they can demonstrate ability to repay, they're recovering from a recent foreclosure, bankruptcy, or a history of late mortgage payments.

Our Homeowner's Access and Fresh Start loan products are part of the Portfolio Lending Suite of non-agency products. They're designed to help you serve more borrowers, including those who have been turned down by other lenders.

### **Homeowner's Access —**

*Homeowner's Access may qualify borrowers with a history of 30- or 60-day late loan payments.*

#### **Other features include:**

- Minimum 620 FICO
- Just 2 Years seasoning for bankruptcies, foreclosures, deed-in-lieu of foreclosures, short sale, mortgage loan charge-off
- DTI ratios up to 50%
- 100% gift funds from family members allowed

### **Fresh Start —**

*Fresh Start eliminates seasoning requirements for bankruptcies, foreclosures, deed-in-lieu of foreclosures and short sales.*

#### **Other features include:**

- Minimum 580 FICO scoring
- Non-traditional credit histories may qualify
- Up to 50% DTI ratios
- No mortgage or rental pay history required
- 100% gift funds from family members allowed

**Contact us today to learn more!**

# 1-888-696-9563

## THE FUTURE OF SELLING HOUSES IS FINALLY HERE

**Sign Up Now**

**Contact:**



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