

# WHAT CHAMPS ARE MADE OF

The Industry's Most Robust Non-Agency Loan Solutions

CDFI price improvement available on all loan programs

## ACCELERATOR X

Business Purpose - INVESTOR CASH FLOW DSCR

- Min. 700 FICO for purchase & R/T, DSCR  $\geq$  1.0
- Min. 720 FICO for cash-out, DSCR  $\geq$  1.1
- 80% Max LTV
- No disclosures or required wait periods
- Delayed financing considered R/T refinance
- Expanded states w/ no license required

## ALLY

Owner-Occupied | No Ratio

- Up to 80% LTV allowed
- Loan amounts up to \$2M
- FICOs as low as 640
- No DTI calc on O/O & 2<sup>nd</sup> homes
- 100% gift funds allowed
- Rural, mixed-use, modular, and log homes eligible

## ACCELERATOR

Business Purpose - DSCR | INVESTOR No Ratio

- No Ratio up to \$2M / DSCR up to \$3.5M
- FICOs as low as 620
- No Max on Financed Properties
- Use Short Term Rents on both Purchase & Refi
- Condotel Financing Available up to 75% LTV
- Cash-out may be used as reserves

## ACTIVATOR

Alt Doc | 40 YR I/O

- Loan amounts up to \$4M
- 660 FICO up to 80% LTV
- First Time Home Buyers eligible
- Unlimited cash-out at 65% LTV
- 40-year interest only available
- Minimum 30-day asset seasoning required

## AMBASSADOR

INVESTOR Foreign National | No Ratio

- Foreign National No Ratio Financing
- Loan amounts up to \$1.5M
- 70% Max LTV
- No credit score required
- Investment properties only
- No disclosures or required wait periods
- Expanded states w/ no license required

**Let's Close Your Next  
Non-QM Loan Together!**

**Condotels, non-warrantable condos,  
and mixed-use properties accepted on  
most programs.**

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