



WHAT CHAMPS ARE MADE OF

THE INDUSTRY'S MOST ROBUST NON-AGENCY LOAN SOLUTIONS



ALLY

Consumer - No Ratio

- Loan amounts up to \$3M
- FICOs as low as 640
- 100% gift funds allowed for closing costs
- Owner-occupied with no ratio
- 1 day bankruptcy seasoning



ACCELERATOR

Business Purpose - DSCR | No Ratio

- Loan amounts up to \$4.5M
- FTHB allowed to 70% LTV Min. FICO 680
- FICOs as low as 620
- Cash-out allowable for reserves
- Reserves only required for subject property



ACTIVATOR

Consumer - Alt Doc

- Loan amounts up to \$4M
- 660 FICO up to 70% LTV
- 1x30x12 up to 90% LTV
- 40-year interest only available
- Allow 12 month seasoning on credit events



AMBASSADOR

Business Purpose - Foreign National

- Loan amounts up to \$2.5M
- 75% Max LTV
- No credit score required
- No ratio available
- 40-year interest only available

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

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

