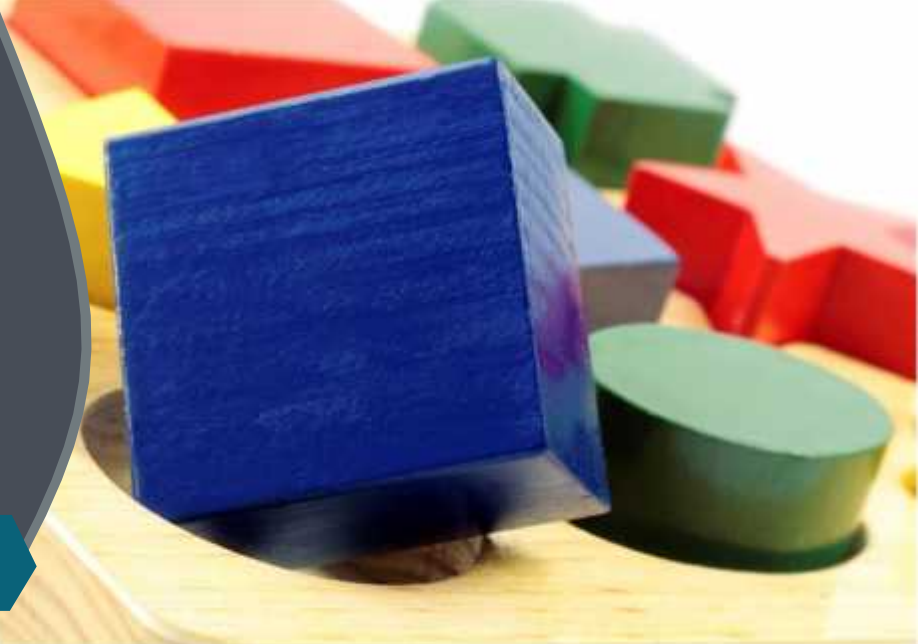




Home Buyer Power

A Non-QM Product



FOR THOSE BORROWERS WHO JUST DON'T FIT THE MOLD

Home Buyer Power is designed with the **luxury home market** in mind. This is a full income documentation product that caters to borrowers with a slightly higher debt to income ratio and/or borrowers that have a strong potential for significant income in the near future. You don't have to turn away qualified borrowers simply because they don't fit the mold!

Benefits of Home Buyer Power:

- All additional cost is interest, so the tax deduction will be significantly higher
- Even though the rate may be higher, with an interest only payment, a borrower with a DTI greater than 43% will be able to borrow more and have a lower payment than a fully amortizing loan
- With an interest only loan, any unscheduled payment to principal will reduce the next monthly payment
- Borrowers will now be able to afford more home than they could otherwise with a qualified mortgage

Highlights

- Expanded DTI offering up to 55%
- Interest only options available
- Loan amounts up to \$1.5M
- Non-Warrantable condos
- Open to first time homebuyers



Contact Me Today to Find Out What We Can Do For Your Customers!

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