



## The Power of Buying a Home Is In Your Hands

Our Home Buyer Power product puts you in control of when you want to own a home. Now you don't have to wait on the timeline that other mortgage lenders have set for you to buy your dream home.

**Home Buyer Power** was designed with luxury home buyers in mind. We give you the freedom to buy your dream home when *you* want to. If you have a high-income or the potential for a high-income due to your line of work, but have not yet established a savings pattern, then our **Home Buyer Power** product may be for you.

### Benefits of Home Buyer Power:

- Available for primary residences, second homes, and condos
- All additional cost is interest so the tax deduction will be significantly higher
- With an interest only payment and a debt-to-income ratio\* higher than 43% you 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
- You will be able to afford more home than you could otherwise with other mortgage programs

### Highlights

- Close prior to contract job start date with proper documentation
- Loan amounts up to \$1.5 million
- Available to first time homebuyers
- Interest only option available
- Expanded debt-to-income ratio offering up to 55%\*

\*To calculate your debt-to-income ratio, add up all your monthly debt payments and divide them by your gross monthly income.

## Contact Me To Find Out If Home Buyer Power Is Right For You!

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