



Less than perfect credit? Don't settle for a less than perfect loan program.

Life happens, and so do credit challenges - we understand. Let us help you open the door to your next home with a mortgage program you can live with happily ever after!

Our Mortgage Programs Offer:

- Very competitive rates
- Programs for borrowers with credit scores 500 and higher
- No Mortgage Insurance requirements - even if you've been late on your mortgage.
- Your choice of qualification documentation programs:
Full, Reduced or Stated documentation, as well as 12 Month Bank Statements.
- Large loan amounts available:
 - Up to \$1,000,000 with credit scores 600 and higher
 - Up to \$500,000 with credit scores of 500 and higher.
- Up to 100% LTV with higher credit scores
- Consumer Credit Counseling OK
- Debt to Income ratios to 55%

Please note, restrictions and rate adds may apply. Please contact your sales representative for details.



AL MARCHENA

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