



A new suite of mortgage products **Homeowner's Access**

We are pleased to offer disciplined credit alternatives for borrowers who demonstrate the ability to repay, but don't otherwise meet traditional agency guidelines, including:

- Prior housing/credit events
- High DTI
- Non-traditional credit
- Lack of mortgage or rental history
- 100% gift funds allowed

With the Homeowner's Access product we are able to reach more borrowers and help them achieve home ownership for the first time, or help them re-establish homeownership after a housing/credit event.

Loan Features:

- 90% Max LTV with no MI
- Loan amount up to \$1,500,000
- Just 2 Years seasoning on derogatory housing events, foreclosures, deed-in-lieu of foreclosure, short sale, mortgage loan charge-off
- Minimum FICO 620
- Purchase money, rate/term, cash-out refinance including Texas 50 (a)(6) and debt consolidation
- Non-warrantable condominiums including condotels
- Multiple housing events allowed
- 5/1 ARM and 30 year Fixed options available
- \$500,000 max cash back up to 80% LTV and 660 FICO
- DTI ratios up to 50%
- Unlimited number of financed properties on primary residence
- 100% gift funds from family members
- First time homebuyers allowed
- No pre-payment penalties
- Rent-free borrowers allowed
- Non traditional credit is allowed for Primary and Secondary Homes

We are committed to providing disciplined credit solutions to qualified borrowers who can demonstrate their ability to repay. Let's work together to bring homeownership to you!

Homeowner's Access is just one of our dynamic Portfolio offerings. Call today for more info on all of our products!

1-888-696-9563

THE FUTURE OF SELLING HOUSES IS FINALLY HERE

Sign Up Now

Contact:



NMLS# 56315 Licensed Mortgage Banker, New York State Department of Financial Services. California-DBO Residential Mortgage Lender Licensed by the Department of Business Oversight under the California Residential Mortgage Lending License Act (License #41DBO-46526); Regulated by the Colorado Division of Real Estate NMLS# 56315; Mortgage Company Registration; Connecticut Mortgage Lender License #6688; Florida Mortgage Lender License # MLD673; Georgia Department of Banking and Finance Mortgage Lender License #51547; Illinois Residential Mortgage License #MB.6761127; Iowa Mortgage Banker License #: 2016-0029; Maine - Maine Bureau of Consumer Credit Protection Supervised Lender License #56315; Maryland Mortgage Lender License 22002; New Hampshire Mortgage Banking License issued by the New Hampshire Banking Department License #21380-MB; New Jersey Correspondent Residential Mortgage Lender License; New York Mortgage Banker License B500471; Licensed as Interstate Home Loan Center, Inc. by the North Carolina Commissioner of Banks North Carolina Mortgage Lender License No-L-169901; Ohio Mortgage Broker Act Mortgage Banker Exemption MBMB.850284.000; Oregon Mortgage Lending License ML-5419; Pennsylvania Department of Banking, License # 57321; Tennessee Department of Financial Institutions Mortgage License # 131396; Texas - SML Mortgage Banker Interstate Home Loan Center, Inc is an Equal Housing Lender