



## Expanded Credit Program

Sometimes life events can impact your client's credit score and place them outside of Agency guidelines. Through our proprietary Non-QM product offering, Maverick Solutions™, we offer an Expanded Credit Program. This is a great fit for your borrowers who fall just outside of traditional credit guidelines.

### Key Features of the Expanded Credit Program Include:

- ▶ Credit Scores as Low as 620
- ▶ 30 Day Late Housing Payments Acceptable
- ▶ 1 Day Out of Chapter 13 Bankruptcy & Short-Sales Allowed
- ▶ 12 Months Seasoning on Foreclosures and Non-Chapter 13 BK
- ▶ LTV up to 85%
- ▶ Purchase, Rate-and-Term and Cash-Out Refinance
- ▶ Primary, Second, and Investment Homes
- ▶ Loan Amounts up to \$3,000,000
- ▶ DTI up to 55%
- ▶ 30-Year Fixed with 10 Year Interest Only Option available

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CONTACT

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