



Non-Warrantable Condo Program

The Non-Warrantable Condo Program is a great fit for borrowers who have condo properties that fall outside of warrantable guidelines.

Key Features of the Non-Warrantable Condo Program Include:

- ▶ Available for 30-Year Fixed and 30-Year Fixed with 10 Year Interest Only Option
- ▶ Loan Amounts up to \$3,000,000
- ▶ LTV up to 80%
- ▶ Cash-out Permitted
- ▶ Owner-Occupied, Second Homes, and Investment Properties permitted (no DSCR)
- ▶ Each project approval may have up to two (2) risk factors
- ▶ Acceptable Projects include: Projects in Litigation (Cannot be related to safety, structural soundness, functional use, or habitability)
- ▶ Projects having mandatory dues or membership fees
- ▶ Single entity ownership up to 40%
- ▶ Commercial or Non-Residential Space above 40%
- ▶ 1-4 Unit Properties Available

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