



Portfolio Select

A full-doc product that offers borrowers all the flexibility, features and benefits of non-QM programs.

- Up to 85% LTV
- Credit scores starting at 660
- One year seasoning for foreclosure, short sale or deed-in-lieu
- Two years seasoning for bankruptcy (Two years from filing date for Chapter 13)
- Purchase and cash-out or rate-term refinance
- Loans up to \$2 million
- Owner-occupied, second homes, and investment properties
- Up to 50% DTI
- Gift funds allowed
- 40 year interest only available

