



Is your client looking to access the equity in their home without impacting their primary mortgage interest rate?

theLender has you covered.

Introducing

theSECOND

A stand alone or piggyback equity second that allows homeowners to access the equity in their homes without losing their low interest rate firsts.

- Loan Amounts up to \$450k
- FICOs starting at 660
- O/O Full Doc max 90% CLTV
- O/O Bank Statements max 85% CLTV
- N/O/O Full Doc max up to 85% CLTV
- N/O/O Bank Statement max up to 75% CLTV
- Max DTI up to 50%
- O/O: Use original appraisal within 12 months and Appraisal Review or New appraisal with AVM is required
- N/O: Use original appraisal within 12 months and Appraisal Review or New 2055 appraisal and appraisal review



- Combined Liens up to \$2MM
- No Assets required

Now Allowing 1st lien to have I/O features (Max DTI 45%)

Forms

- [Stand Alone Second Submission Form](#)
- [theSECOND Calculator](#)
- [theSECOND Matrix](#)

About Us

Created by a group of proven industry leaders who recently founded one of the largest and fastest growing Wholesale mortgage companies in the USA, theLender was created to make a difference.

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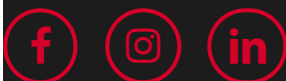
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