



Fresh Start Program

More choices for today's homebuyers

Today's mortgage marketplace is more challenging than ever, especially for consumers who have had a history of good credit, but have now found themselves challenged by life events that were out of their control. Restrictive guidelines by Agency and Government programs have left them with very few choices to get back on their feet, even though they have demonstrated a history of managing their finances and credit.

We understand that these life events can have a damaging effect on good people who are credit-worthy, but have been underserved by the choices that have been available to them. That's why we're pleased to offer a program that recognizes the unique challenge these borrowers face and gives them the opportunity to obtain home financing with competitive terms, while meeting all of the Ability to Repay (ATR) guidelines. Our goal is their goal: homeownership.

Advantages of the Fresh Start Program

- Purchase Money, Rate Term and Cash Out Available
- Maximum LTV 80%
- Maximum Loan Amount \$1 Million
- FICO 600
- DTI up to 50%
- Escrow Waivers allowed
- First Time homebuyers allowed
- 5/1 and 7/1 ARMs
- Interest Only

For more information, contact:



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