

## TURBO CHARGE YOUR CREDIT GRADE WITH

# **UPGRADE** For Non-QM Loans

### Use the best parts of your loan's characteristics to **UPgrade** your Credit Grade!

Have your AE grade your Reserves, FICO, DTI, LTV and Residual Income which may Improve your Credit Grade! For example, you can move from a B grade up to a A Grade, which can result in up to a point lower in rate.

Work with your AE or Underwriter. They will use the following information in our proprietary upgrade calculator to determine how much we can improve your credit grade.

Reserves  
FICO  
DTI  
LTV  
Residual Income

Contact your Account Executive to learn more about how this program works.

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