



REFI AT FULL SPEED WITH NO-SEASONING CASH-OUT REFI

PROGRAM HIGHLIGHTS

- ❏ Applies to Non-QM programs only
- ❏ Max LTV 80%
- ❏ Refi Immediately After Purchase — No Waiting Period
- ❏ Use Lessor of Appraised Value or Purchase Price + Documented Improvements
- ❏ Primary or Investment Properties
- ❏ Title in LLC or Corp OK (business purpose only)
- ❏ Borrower must be the original purchaser of subject property