

EXPANDED NICHE PROGRAMS

PEAK / PEAK PLUS PRODUCT COMPARISON

PEAK STANDARD (FULL DOC)

- Full Doc program for wage earner or self-employed
- 3 years seasoning on Chapter 7, 11, and 13
- 3 years seasoning foreclosure
- 3 years seasoning modification, short sale, or DIL
- 30 Fixed, 5/1, 7/1, and 10/1 ARM terms
- Interest only available
- No limit for cash-out refinance
- Credit scores down to 600
- DTI up to 50%
- Gift funds allowed
- Mortgage History: 0x30 in the past 12 months
- Loans up to \$3 million (minimum loan amount \$100,000)
- No pre-payment penalties
- Owner occupied, 2nd homes, and non-owner occupied
- Permanent and Non-Permanent Resident Aliens allowed
- Seller concessions to 6%
- Up to 95% LTV

PEAK PLUS STANDARD (FULL DOC)

- Full Doc program for wage earner or self-employed
- 4 years seasoning on Chapter 7, 11, and 13
- 4 years seasoning foreclosure
- 4 years seasoning modification, short sale, or DIL
- 15, 30, 40 year Fixed, 5/1, 7/1, and 10/1 ARM terms
- Interest only available
- No limit for cash-out refinance
- Credit scores down to 600
- DTI up to 50%
- Gift funds allowed
- Mortgage History: 0x30 in the past 24 months
- Loans up to \$3 million (minimum loan amount \$100,000)
- No pre-payment penalties
- Owner occupied, 2nd homes, and non-owner occupied
- Permanent and Non-Permanent Resident Aliens allowed
- Seller concessions to 6%
- Up to 95% LTV

All Non-QM loans require impounds. No Mortgage Insurance required

