



# FLEX SELECT ITIN

- Loan Amounts From \$125K to \$2.5M
- First-Time Homebuyers Eligible With Restrictions
- 2/1 Temporary Buydowns Available
- Max 85% LTV / 660 Min FICO / Max DTI 50%
- 15- and 30-Year Fixed, 30-Year I/O, 5/6 SOFR ARM, 5/6 SOFR ARM I/O
- Primary, Second Home and Investment Property
- Purchase, Rate/Term and Cash Out
- Unlimited Cash Out LTV  $\leq 60\%$
- SFR, PUD, Condo (Warrantable and Non-Warrantable), 2-4 Units
- Full Doc: 1 or 2 Years
- Alt Doc: VVOE, 12 or 24 Months Bank Statements, 1 or 2 Years 1099, Rental Income, Asset Utilization (Supplemental or Standalone – Seasoned for 3 Months, Divided by 60 Months)
- Housing History 0x30x12
- Gift Funds and Interested Party Contributions Options Available

## KEY FEATURES

**Max 85% LTV**

**Max DTI 50%**

**Max Loan Amount \$2.5M**



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