

# TITAN FLEX LOAN PROGRAM

► Our Titan Flex program is a premier Non-QM loan designed for borrowers with unique income situations. It offers flexible qualification options using bank statements, CPA P&L, one-year income docs, full or express documentation, or assets.

| HIGHLIGHTS                        |                                                                                                                                                                                               |
|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Temporary Rate Buydowns Available | <ul style="list-style-type: none"> <li>Borrowers can choose from 1-year (1/0) or 2-year (2/1) rate buydown options to lower their interest rate temporarily.</li> </ul>                       |
| Flexible Loan Terms               | <ul style="list-style-type: none"> <li>Choose from a 40-year fixed-rate loan or 40-year adjustable-rate mortgages (ARMs) with 5-year or 7-year fixed periods (5/6 ARM or 7/6 ARM).</li> </ul> |
| Alternative Qualification Methods | <ul style="list-style-type: none"> <li>Borrowers may qualify using liquid assets and supplemental income instead of traditional income verification.</li> </ul>                               |
| Asset Utilization Option          | <ul style="list-style-type: none"> <li>Qualified assets can be used to qualify for the loan, with a draw schedule spread out over 5 years (60 months).</li> </ul>                             |
| Co-Borrower Flexibility           | <ul style="list-style-type: none"> <li>Assets from a non-occupant co-borrower (someone not living in the property) can be used to help the borrower qualify.</li> </ul>                       |
| Second Homes                      | <ul style="list-style-type: none"> <li>Up to 80% loan-to-value (LTV) is allowed for second home purchases.</li> </ul>                                                                         |
| No Reserve Requirement            | <ul style="list-style-type: none"> <li>Borrowers are not required to have additional reserves or savings after closing.</li> </ul>                                                            |
| Gift Funds Not Allowed            | <ul style="list-style-type: none"> <li>Not allowed</li> </ul>                                                                                                                                 |
| Minimum Credit Score              | <ul style="list-style-type: none"> <li>A minimum credit score of 660 is required.</li> </ul>                                                                                                  |
| First-Time Homebuyers Welcome     | <ul style="list-style-type: none"> <li>First-time homebuyers are eligible for this program.</li> </ul>                                                                                        |
| Maximum Loan Amount               | <ul style="list-style-type: none"> <li>Borrowers can obtain loans up to \$3.5 million.</li> </ul>                                                                                             |
| Appraisal Requirements            | <ul style="list-style-type: none"> <li>Only one required for loans up to \$2 million.</li> </ul>                                                                                              |
| Investment Properties             | <ul style="list-style-type: none"> <li>Max 65% LTV for non-owner-occupied homes.</li> </ul>                                                                                                   |
| First-Time Investors Welcome      | <ul style="list-style-type: none"> <li>Individuals purchasing their first investment property are also eligible.</li> </ul>                                                                   |

Consumer Disclaimers: The flyer is not a commitment or guarantee to lend; rates, fees, and credits are subject to change without notice; and some products and services are provided by a mortgage lender with whom Tag Lending Group has a business relationship.

**CALL TODAY FOR DETAILS!**

**TAG LENDING GROUP**

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**SCAN NOW!**



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