

# Flexible qualification & in-house U/W exceptions mean fast approvals

## SEQUOIA PORTFOLIO PLUS LOAN PROGRAM

### BENEFITS

- ✓ We handle all underwriting and exceptions
- ✓ Flexible guideline qualification
- ✓ Live scenario desk for same-day decisions
- ✓ Low rates even for complicated credit situations

### FEATURES

- ✓ Loan amounts up to \$2.5 million
- ✓ One Year Income Doc OK for Self-Employed and Basic W2
- ✓ No minimum trade line requirement with 3 credit scores, LTV < 75% and 24 month housing payment history
- ✓ Smart asset depletion guides - assets divided by 120 months
- ✓ 4 year seasoning for BK, foreclosure, short sale or deed in lieu
- ✓ LTV up to 90% (purchase, rate & term) or 80% (cash out)
- ✓ DTI up to 55% (purchase, rate & term)
- ✓ Credit scores as low as 660 (640 with exception)
- ✓ Owner-occupied, second homes and investment properties
- ✓ 12- and 24-month bank statement program

### TERM OPTIONS

- ✓ 30-year fixed & 15-year fixed
- ✓ 40-year fixed with 10-year interest only period
- ✓ 7/1 ARM & 5/1 ARM (interest only available on both)

**newfi**  
WHOLESALE

Call Newfi now at  
**888-415-1620**



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