

# Earn Income with **CLOSED END SECOND!**

*Earn borrower paid or  
lender paid compensation*



## Key Product Features:

- **Occupancy Types:**
  - Primary residence, second home, and investment properties
- **Property Types:**
  - SFR, Warrantable condos, and 2-4 unit properties (with specific CLTV limits).
- **CLTV Limits:**
  - Up to 85% for primary homes
  - Up to 80% for second homes
  - Up to 75% for investment properties
- **Minimum FICO:**
  - Starting at 680
  - (higher CLTVs require higher scores)
- **DTI Limits:**
  - Up to 50% for primary homes, 45% for second and investment

- **Loan Amounts:**

- \$50,000 to \$500,000

- **Fixed Terms:**

- 10, 15, 20, or 30 years

## Eligibility and Requirements:

- ✓ Must meet Fannie Mae or Freddie Mac Guidelines
- ✓ Title Policy required for loan amounts > \$250,000
- ✓ Full appraisal required for loans with higher balances or specific designations
- ✓ Available in most states - ask me for details!



Loan approval and terms are dependent upon borrower's credit, documented ability to repay, acceptability of collateral property, and underwriting criteria. For licensing information, go to: [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org).