



# Home Key

A Non-QM Product

## FOR BORROWERS RECOVERING FROM A MORTGAGE CREDIT EVENT.

A history of bankruptcy or foreclosure is no problem with our Home Key credit event product. Home Key is designed for borrowers who are recovering from a mortgage credit event and who do not currently meet agency guidelines but demonstrate a willingness to grow as a homeowner.

### Requirements:

- 0x30 housing history since the credit event with a min. 0x30x12
- Owner occupied, fixed rate mortgages only

## Highlights

- 1 year seasoning on derogatory credit waiting periods
- Higher DTI offering - up to 50%
- FICOs starting at 620
- Loan amounts to \$1.5M
- LTV up to 75%

### Eligibility:

		FICO	Max Ratios	O/O LTV/CLTV/HCLTV
Purchase and Rate & Term Refi	\$1.5M	700+	50%	75%
		620-699	45%	70%
Cash-Out Refi	\$1.5M	720+	50%	75%
		700-719	45%	65%
		640-699	45%	60%

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What We Can Do For Your Customers!

