



Build homes and relationships.

Designed for the needs of the builder community, this product enables underserved homebuyers to recover quickly from a recent bankruptcy, foreclosure or short sale.





Created by Caliber product specialists for borrowers with a recent major housing/credit event, our **Fresh Start** loan product may provide up to \$1 million in new home financing without seasoning.

Loan Features:

- LTV up to 85%
- No seasoning requirement for BK, foreclosure, deed-in-lieu or short sale
- No mortgage or rental pay history required
- Minimum credit score 580
- DTI up to 50%
- Loan amounts from \$100,000 to \$1,000,000
- Purchase money, rate term and cash-out refinance
- \$350,000 max cash back

- ARM and 30 year Fixed options available
- No pre-payment penalties

Together, we can assist more homebuyers with achieving their dreams of home ownership. Contact me to learn more about our Caliber Portfolio Lending products.

[p:email_photo]	[p:first_name]	[p:first_name]
	[p:last_name]	[p:last_name]
	[p:title]	[p:title]
	NMLS ID #	NMLS ID #
	[p:nmls_id]	[p:nmls_id]
	State Lic. #	State Lic. #
	[p:license_number]	[p:license_number]
	[p:address]	[p:address]
	[p:address2]	[p:address2]
	[p:city], [p:state]	[p:city], [p:state]
	[p:zip]	[p:zip]
	[p:phone_label01]:	[p:phone_label01]:
	[p:phone]	[p:phone]
		
		
Email	Website	EmailWebsite



All loans will be required to meet ATR requirements to be eligible. Product not offered in the states of NY, MA and ME.

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