



Expanded Criteria Programs for Second Chance Mortgages

Get back on the path to homeownership despite previous run-ins with short sale, foreclosure, deed-in-lieu or even bankruptcy.

- Short sale, deed in lieu, foreclosure allowed – one-day seasoning
- Bankruptcy acceptable, 2 years since discharged
- Owner-Occupied Purchase or Rate/Term Refinance transactions only
- Second Homes, Units and Investment Property are not permitted
- FICO
 - Purchase or Rate/Term Refinance: 640
- LTV up to 80%
- Loan amounts up to \$4,000,000
- Max DTI 45%

For more information, please contact:

bancofcal.com

