EQUITABLE LENDING

FLEXIBLE ADVANTAGE

EXPANDED GUIDELINES
FOR MORE BORROWER SOLUTIONS

Equitable Lending's Flexible Advantage is a Non-QM program built for real-life borrowers—self-employed, real estate investors, income-diverse, and credit-challenged borrowers who are often overlooked by traditional lenders. With expanded guidelines and alternative documentation options, we help more qualified borrowers move forward with confidence.

FLEXIBLE ADVANTAGE PROGRAM HIGHLIGHTS

- Loan amounts to $1.5M
- FICO as low as 550
- Maximum 80% LTV (purchase and refinance loans)
- Maximum 70% LTV (cash-out refinance loans)
- Max $500K cash-out
- Primary wage earner FICO used for loan qualifying and pricing
- No need to remove disputed tradelines
- Primary and second homes
- Full doc and alternative documentation available
- No tax returns needed – bank statements, W-2, 1099, P&L, written VOE or asset conversion
- ITIN borrowers allowed
- One day out from FC, SS, BK or DIL
- 0x60 up to 0x120 mortgage lates
- Up to 50% DTI
- Cash-out allowed towards reserve requirements with FICO > 620

FLEXIBLE. ACCESSIBLE. SOLUTIONS THAT WORK.
A Non-QM program designed to help more borrowers qualify and close.

MLO CONTACT

Name ____________________

Title ____________________

NMLS ____________________

Email ____________________

Office Phone ____________________

Cell Phone ____________________

Optional Company / Branch ____________________