

Mortgage loans are originated by Advancial Federal Credit Union NMLS #469500

EQUAL HOUSING LENDER

Federally Insured by NCUA

PROGRAM HIGHLIGHTS

- Loans up to $5,000,000
- No limit on cash-out proceeds
- No seasoning required
- Credit scores as low as 600 considered
- No credit history or limited credit history allowed
- Non-occupying co-borrowers allowed
- All Advancial unique collateral types allowed

Available in all 50 states and DC



PROGRAM DETAILS

- All occupancy types allowed
- All Advancial unique collateral types allowed, including non-warrantable condos, co-ops, condotels, properties with acreage, hobby farms, mixed-use properties, unique construction, and more
- Cash-out proceeds may be used for asset depletion to increase qualifying income or as a standalone income source, offering a potential alternative to a reverse mortgage
- Only one appraisal required, regardless of loan size



ADDITIONAL DETAILS

- Short-term cash-out loans allowed, including properties currently listed for sale. Contact your AE for pricing to avoid an EPO penalty
- Can be combined with all of Advancial's niche programs
- TBD pre-approvals available before any appraisal is ordered
- Two-week rush closings provided





THANK YOU!

ADVANCIAL®