



# Take Advantage Of Potentially Lower Rates!

By improving the Credit Grade on your home loan



**Your next home loan may be eligible for a Credit Upgrade with LoanStream.**

A Credit Upgrade means you could take advantage of potentially lower rates if you qualify. Your Loan Officer will work with the LoanStream Mortgage Underwriter who will use information such as your credit score, debt-to-income ratio, loan-to-value, residual income, just to name a few, and they will then work using our proprietary upgrade calculator to determine how much we can improve your credit grade on your loan.

**LoanStream will use additional information that may be favorable such as:**

- Available Assets and Reserves
- Well Qualified Credit Scores
- Debt to Income Ratio
- Residual Income Streams
- Loan To Value of the Home

This promotion is only available on our Non-QM Loan Programs. Additional restrictions apply so please contact your Loan Officer for details.

*Persons in photos do not reflect racial preference and housing is open to all without regard to race, color, religion, sex, handicap, familial status or national origin.*



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