



Introducing the **Fresh Start** program from Caliber Home Loans!

Thought your dream home was out of reach? *Think again.*

If you thought home ownership was out of reach—think again. Over the past few years, many hard-working people like you lost their homes or were forced into bankruptcy due to a layoff or reduced income. If you're a victim of such unfortunate life events, Fresh Start may be the lending solution for you.

FEATURES INCLUDED IN OUR FRESH START PROGRAM

- No seasoning or mortgage pay history required for borrowers who have experienced a bankruptcy, foreclosure, deed-in-lieu of foreclosure, or short sale
- Bank statement option for self-employed borrowers
- FICO minimum 580
- DTI up to 50%
- LTVs up to 80%
- 30-year fixed & 5/1 ARM
- Manually underwritten
- Loan Amounts \$100,000 to \$1,000,000
- All occupancy types
- Purchase, Rate/Term, & Cash-Out Refinance

Contact me today to discover if you are eligible to take advantage of a Fresh Start loan from Caliber Home Loans, Inc. We offer more choices that can help put you on a path to homeownership.

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LET US GUIDE YOU HOME

