

Your client's finances aren't cookie-cutter. Why should their loan be?



Lenders don't often recognize the nuances of everyone's unique financial situation. That's why we introduced Beyond by Embrace, a program offering purchase and refinance loan options designed for borrowers whose circumstances may prevent them from securing financing with a more traditional lender.

At Embrace, we believe people are more than just a credit report. With Beyond, we look at the bigger picture and work to understand your client's whole story when assessing their loan application.

This unconventional loan program is designed for:

- Self-employed borrowers who can show business cash flow or qualifying income on bank statements instead of tax returns.
- Those with some history of credit events, including bankruptcy, prior foreclosure, modification, short sale, or deed in lieu on your client's credit.
- New or experienced real estate investors looking to get started on their next property adventure.

Highlights and qualifications:

- Loan sizes up to \$2.5 million
- Loan-to-value (LTV) ratio up to 90%
- Purchase, rate and term, and cash-out refinance options available

When it comes to mortgage approvals, we think outside the box at Embrace.

beyond
by Embrace



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home loans



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