



Portfolio Lending Options . .

The Bank That Listens

Non-warrantable condos —

- * High investor concentration
- * New Projects
- * Condotels

Some projects may require a lower LTV and/or shorter term. Check our website or call for details



Seasonal Homes —

- * Not suitable for year round use
- * Town imposed seasonal shut down

Up to 85% LTV with higher rate, no MI.

Jumbo Loans —

- * Up to 90% LTV on primary residence
- * No MI
- * Over \$1 Million with point option



New Construction —

- * One Time Close
- * Up to 85% LTV

Unique Properties —

- * Hard to comp properties
- * Mobile homes on land or in parks.
- * Non-arms length transactions

LTV and terms will be on a case to case basis.



Minimum FICO score is 680. Lower scores will require strong compensating factors, call with scenario.

Rates and terms subject to change.

Borrowers are underwritten to Fannie guides and/or ATR/QM guidelines.

Exceptions will be considered on a case to case and will depend on the strength of the borrower.

Call Patti Thibeault 207-608-4364 or Eric Hall 207-608-4307