

Bayview Loan Servicing, LLC

Early Access Product

The Early Access product is designed to make mortgages available to borrowers who have impaired credit. As a result of certain life events, many borrowers may not be eligible for financing under traditional agency and jumbo guidelines.

This product may be a better alternative for borrowers that receive a referral to a manual underwriting AUS decision.

Derogatory mortgage history, as well as bankruptcy (BK) and foreclosure (FCL) parameters for this product, may be less restrictive than FHA, GSE and/or traditional investor jumbo parameters.

The Early Access product allows for the financing of single family owner occupied properties, second homes and non-owner occupied properties. The product is Qualified Mortgage compliant for both debt-to-income ratio maximums and Appendix Q requirements.

Additional product underwriting guidelines include the following:

- 1 Minimum FICO score of 620
- 2 Maximum loan-to-value of 80%
- 3 15 & 30yr Fixed, 5/1 & 7/1 ARMs



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