

FIVE WAYS YOU CAN HELP BORROWERS QUALIFY FOR MORE

1

SMALLER DOWN PAYMENTS

44% of Americans who don't own a home said lack of down payment is the stumbling block.

Over 1/3

believe you need a down payment of 20% or more to buy a home

With a Quorum HELOC, borrow up to 95% CLTV.

2

AVOID PMI

PMI typically costs between 0.5% to 1% of the entire loan amount on an annual basis.



For a **\$250,000 loan** PMI can cost over **\$200 per month**

Plus, for most borrowers, PMI is no longer tax deductible.

With a Quorum HELOC, you won't need to deal with PMI and the costs that go with it.

3

BIG-TICKET \$ WITHOUT JUMBO HASSLES

Jumbo loans come with steeper costs and more stringent credit requirements, including:

- Documented proof of income
- Higher credit scores
- Lower debt-to-income ratios



Credit scores as low as 680 with Quorum

Apply for a conventional mortgage and use a Quorum HELOC for the balance.

4

TAP INTO THE INVESTMENT PROPERTY MARKET

Nearly half of investors say the mortgage application and approval process is more difficult than expected.



QUORUM MAKES IT EASY

19%

of residential property purchases are made for investment

Couple a first mortgage with a Quorum HELOC and borrow up to 80% CLTV.

5

ELIMINATE THE RED TAPE

Delays frustrate everyone. They take up time, add costs and could even jeopardize a closing.



QUORUM PRIORITIZES SERVICE:

- Approvals in just days
- Dedicated account executive
- Reach us 7 days a week—including nights and weekends

Contact us for complete HELOC Program Guidelines.

Quorum
BANKING THAT'S GOOD. FOR YOU.

Contact your Quorum Account Executive today.