

# 1 day out of foreclosure short sale or bankruptcy

Been turned down due to short sale, foreclosure or bankruptcy

- 1 day out of FC, SS, BK, or DIL
- Up to 90% LTV/CLTV
- Up to 50% DTI
- Credit scores as low as 500
- Non-warrantable condos OK
- Loans to \$3 million
- No pre-pay penalty
- No active trade lines required/Rent free OK/Gift funds OK
- Owner-occupied, second homes and investment properties
- Mortgage lates ok
- Aggressive pricing on LTVs to 90% with "No MI"

\*Loan not directly funded by Shining Star Funding

*This is not a commitment to lend. Prices and guidelines are subject to change without notice. Some products may not be available in all states. Subject to review of credit and/or collateral; not all applicants will qualify for financing. It is important to make an informed decision when selecting and using a loan product; make sure to compare loan types when making a financing decision.*

**TAKE A MINUTE TO FILL OUT THIS  
SHORT APPLICATION NOW!**

\*No social security number required

**SCHEDULE A LOAN OFFICER  
PHONE CALL TODAY!**