

Equity Unlock range	We can provide an Equity Unlock amount of up to \$2M				
Borrower Credit	Minimum 620 credit score				
Ineligible Property Types	Mixed use	Condo hotel	55+ community	Total DOM > 150	
	Co-op	>5 acres	Tenancy in common	Log Homes	
	>2 units >2 lots	Home value <\$100,000	<750 or >5,500 sq ft living area*	Non-Warrantable Condos	
Ownership Restrictions	Leasehold		Outstanding life estates		Irrevocable Trusts
Ineligible Financing	VA		FHA	Reverse mortgages	
Residence Occupancy	Departing: owner occupied			Incoming: owner occupied	
HELOCs & 2nd Mortgages	HELOC with balance must be paid off with Equity Unlock			Seconds must be paid off with Equity Unlock	
Amenities Required	Public road access	Utilities (water, electricity)		Residential zoning	Private well - proof of billing
Ineligible Ongoing Projects/Renovations/Repairs	Bathroom	Kitchen	Drywall		Landscaping
	Framing	Roof	Plumbing/Electrical		HVAC
Ineligible Defects	Framing	Roof	Plumbing/Electrical	HVAC	Fireplace/Chimney
Solar	Leases will be taken into account			Liens will need to be paid off before full approval	
Other Ineligibles	Foreclosures	Tenancy leases	Oil/mineral/gas leases		DR cannot be Mobile/Manufactured/Modular
	Bankruptcies				
New Construction	Departing residence can't be in a community with ongoing construction			Incoming residence can be a new build if Certificate of Occupancy is attained	

*Exceptions can be made if the size of the property is conforming for the area