



Wholesale Announcement

Revision to Clean Slate Announcement

Per the below correction, Access Clean Slate DSCR product is effective for loans **registered** on or after July 1, 2026. We apologize for the confusion.

New Access Clean Slate DSCR Product 📌

Arc Home is pleased to present the Access Clean Slate DSCR lending product. The product will be eligible for ~~loans~~ **loans registered** on or after July 1st and provides the convenience of DSCR financing with the following flexibilities:

- Maximum 80% LTV
- DSCR as low as 0.75
- Maximum Loan Amount of \$2.5MM
- Expanded Housing Payment History Requirements:
 - 1x30x12: eligible with no restrictions
 - 2x30x12: permitted with max LTV 65% and maximum loan amount of \$1.5MM
- Borrowers with a derogatory credit event may be eligible as follows:
 - Over 36 months: eligible with no restrictions
 - Within 24-35 Months: eligible with max LTV 65%
 - First Time Investor: 48 Months Seasoning required
- Max Cash-Out
 - LTV/CLTV < /= 65%: Unlimited cash-in-hand
 - LTV/CLTV > 65%: Maximum \$750k cash-in-hand
- 5% Borrower contribution required when gift funds are used

