



MCAN Discover Alternative Series Pathways Program

Solutions for elevated ratios and LTVs up to 80%.



Every story begins at **home**

Pathways Program

Designed for creditworthy clients with extended ratios. We help create affordability, reduce monthly payment pressure, and open new possibilities for homeownership.

The Pathways Program is available in select major urban markets up to 80% LTV. Smaller markets may have reduced LTV or fee/rate adjustments.

- Extended ratios**
- Up to 65%/65% for LTV ≤ 80%
 - > 65% for reduced LTV

- Max Amortization**
- 35 years
 - Reduced for higher ratios

- Beacon**
- 680+
 - 640+ available with rate adjustment

- LTV:**
- ≤ 80% for 65%/65% GDS/TDS
 - Reduced for higher ratios

- Occupancy Type:**
- Owner-occupied

- Fees:**
- Standard 1% Lender Fee

- Combine with:**
- BFS SMART Bank Statement Program
 - SCORE Program
 - Alt Income Program
 - Sprint and Super Sprint rate discounts