Ascend Home Program

Deal-Saver Cheat Sheet for Realtors

Apply Now

WHAT THIS PROGRAM DOES

Helps buyers who don't qualify today become homeowners through a structured path to mortgage approval.

IDEAL BUYERS

- First-time homebuyers
- Credit challenges (580+ score)
- Self-employed / 1099 borrowers
- ITIN / DACA borrowers
- Renters with strong payment history

KEY GUIDELINES

- Minimum Credit Score: 580
- DTI: Up to 60% (case-by-case)
- Occupancy: Primary residence only
- Tradelines: 1+ (alt credit allowed)
- Rental History: 12 months required

INCOME OPTIONS

- W-2 Income
- 1099 / Self-Employed
- Bank Statements
- Profit & Loss (P&L) | (multi-wide)
- Asset Depletion

LOAN DETAILS

- Up to 96.5% LTV
- 30-Year Fixed Options
- Flexible underwriting
- Alternative credit allowed

Why Real Estate Agents Use This

✓ Saves deals that would fall apart
✓ Helps you convert more buyers
✓ Expands your client pool
✓ Creates additional closings

Mary Steinmeyer
BRANCH MANAGER

NMLS 223552
msteinmeyer@altahl.com
M: 720.339.0526
altahl.com/mary-steinmeyer
815 Hawthorne St
Houston, TX 77006
Colorado Based – Licensed in AZ, CO, FL, OK, & TX

alta HOME LENDING

2026 FIVE STAR MORTGAGE PROFESSIONAL Mary Steinmeyer