



# NON-QM NICHEs

## THE BEST OF THE BEST NON-QM AT LENDINGPROS

- \$4 million loan amounts
- 90% LTV Full and Alt Doc
- Business Bank Statement Expense Ratios down to 15%, allowing up to 85% of deposits
  - Most only use 50% of deposits
- 60 Month Asset utilization with up to 100% use of assets
  - Others can only go to 84 months or use only 50% of assets
  - Down 600 FICO
- No Ratio Asset Utilization OO / 2nd / NOO to 80% LTV
  - Down to 600 FICO
  - Up to \$2 million
- Cash in hand\*\*
  - \*\* See matrix for specifics
- DSCR to 85%
- No Ratio DSCR to 70%
- DSCR down to 620 FICO
- Gift funds for DSCR
- BK 13 seasoning doc. Reduced
- Credit Upgrade Chart
- Up to 25 acres
- Lease option to buy using New Value
- Non-Occupant Co-Borrower can cover everything over the PITI
- No payment shock over 700 FICO & under 50% DTI
- Tradelines
  - At least one (1) revolving tradeline reporting for 60 months with activity in the last 12 months and a verified 12-month housing history 0x30 or
  - At least one (1) installment tradeline reporting for 36 months with activity in the last 12 months and a verified 12-month housing history 0x30
- Commercial Brokers allowed (DSCR Only)
- DSCR for All Brokers where Licensing not required
- Max Fees at 6.99% on Business Purpose Loans

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