



**NON-QM
LOAN
PROGRAMS**
Innovative Lending
Solutions

BANK STATEMENTS

12 & 3 Month Bank Statement Programs

- Use 100% of Deposits on Personal Statements
- Use Up To 85% of Deposits on Business Statements

Program Highlights:

- Up To 90% LTV Purchase to \$2,000,000
- Up To 85% LTV Rate/Term
- Up To 80% LTV Cash Out
- Min FICO 600
- Loan Amounts Up to \$4,000,000
- Couple With Asset Utilization for Extra Income
- Transfers From Business to Personal OK!

Qualify Using:

- Fixed Expense Factor
- Third Party Prepared P&L
- Third Party Prepared Expense Statement

ASSET UTILIZATION

Featuring 60 Month Qualification

- Qualify by dividing assets over 60 months!
- Up to 80% LTV – Purchase and Rate/Term
- 75% Cash Out
- Minimum FICO 600
- Owner-Occupied, 2nd Home or Investment

ITIN

Loan Amounts to \$1,500,000

- Up to 85% LTV Purchase
- Up to 80% LTV C/O Refi
- Min FICO 660
- Loan Amounts to \$1,500,000
- Tax Returns or Bank Statements for Self Employed
- Tax Returns or VOE for W-2 Employed
- DSCR for Investment Properties

FOREIGN NATIONAL

For Non U.S. Citizens

- Up to 75% LTV Purchase Or R/T
- Up to 65% LTV Cash out
- Investment and 2nd Home
- Up to \$2,000,000 Loan Amounts
- Qualify with Asset Utilization or DSCR 1:1

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1099 ONLY

*1099 Only Income Qualification
No other Income Doc needed*

- Up to 90% LTV
- 2 Most Recent Bank Statements
- 600 Min FICO
- Up to \$3,000,000 Loan Amount

DSCR

DSCR for Investors

- 1 – 4 Family Properties and Condominiums Permitted
- 85% LTV for Purchase, Rate & Term Refi
- 75% LTV for Cash-Out
- Down to 620 FICO
- Gift Funds Allowed
- No Limit on Financed Properties
- Short Term Rentals! Airbnb, VRBO, Purchase, Rate and Term Refi, Cash Out

VOE

Qualify your borrower with only a VOE Form

- 80% LTV for Purchase and Rate/Term
- 70% LTV for Cash Out
- First Time Home Buyer OK to 70% LTV
- Max Loan Amount \$4,000,000
- Min FICO 600
- First Time Homebuyer eligible

DSCR NO RATIO

No DSCR Calculation .75

- 70% LTV for Purchase and Rate & Term Refi
- 65% LTV for Cash Out Refi
- Max Loan Amount \$3,000,000
- Down to 640 FICO
- Gift Funds Ok
- No Max on Financed Properties

Persons in photos do not reflect racial preference and housing is open to all without regard to race, color, religion, sex, handicap, familial status or national origin.

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