

# NON-QM INVESTOR PROGRAMS

Reach More Clients  
Close More Loans



## PROGRAM HIGHLIGHTS

### BANK STATEMENTS

- 12 Month Bank Statement & P&L 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!
- P&L Program comes with 3 Months Bank Statement

### Qualify Using:

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

*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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### 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

### SHORT TERM RENTALS

#### Eligible for a DSCR loan

- Purchase, Rate & Term Refi, Cash out
- DSCR = Gross Income divided by PITIA / ITIA Interest Only
- Max loan amount \$3,500,000
- 1 – 4 family properties and condominiums permitted
- 80% LTV for Purchase, Rate & Term Refi
- 70% LTV for Cash-Out Refi
- Down to 620 FICO
- Non-Warrantable Condos OK
- Investment Properties only
- Gift Funds allowed
- No limit on Financed Properties
- Leasehold properties are eligible (Condo Not Available)

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