

# NON-QM LOAN PROGRAMS

Innovative Lending Solutions

## 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 / Comingled Statements

### Program Highlights:

- Up to 90% LTV Purchase to \$1,500,000
- 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 Only

### 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

### PROFIT AND LOSS ONLY

- 80% Max LTV
- 660 Min FICO
- Max Loan Amount \$2.5 million
- 12- or 24-month P&L statement for qualifying self-employed who meet eligibility and documentation requirements
- 36 months credit event seasoning

### ITIN

*Loan Amounts to \$1,500,000*

- Up to 85% LTV Purchase
- Up to 65% LTV C/O Refi
- Min FICO 660
- Loan Amounts to \$1,500,000
- Tax returns or 12-months Bank Statements for Self Employed
- Tax Returns and WVOE for W-2 Employed
- DSCR for Investment Properties

### 1099

*1099 Income Qualification*

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



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### DSCR

*DSCR for Investors*

- 1 – 4 Family Properties and Condominiums
- 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

### DSCR 5-8 UNIT

*5-8 Unit Residential*

- Purchase, Rate and Term and Cash-Out
- Occupancy: Investment
- \$2 Million Max Loan Amount
- Min FICO 680
- 15 -YR Fixed, 30 -YR Fixed
- Minimum DSCR  $\geq 1.00$

### DSCR SUB 1 (.75 - .99)

*DSCR Minimum Ratio .75*

- 75% LTV for Purchase, 70% LTV Rate/Term
- 65% LTV for Cash Out Refi
- Max Loan Amount \$3,000,000
- Down to 640 FICO
- Gift Funds Ok
- No Max on Financed Properties

### DSCR NO RATIO

- 70% LTV for Purchase
- 65% LTV for Rate/Term, 60% LTV Cash Out
- Down to 700 FICO
- Gift Funds Allowed
- No Limit on Financed Properties
- Short Term Rentals and Temporary buydowns not allowed

### WVOE

*Qualify your borrower with only a WVOE 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 620
- First Time Homebuyer eligible

### 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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