

NON-QM CLOSED-END SECONDS

Up To 90% CLTV

Reach more clients and give them more borrowing power with Non-QM Closed-End Seconds!

Maximize borrowing power! Worried about losing an existing interest rate on a Non-QM loan in order to access home equity? A Closed-End Second may be a solution. It offers the ability to borrow a lump sum all at once.

PROGRAM HIGHLIGHTS

- 90% Max CLTV Full Doc & Bank Statement and DSCR Closed-End Seconds
- Owner Occupied, 2nd Home and Investment Properties
- Purchase, Rate/Term Refinance, and Cash-Out Refinance Available (Max \$750k)
- Fixed Term Rates Available, Terms: 10, 20, & 30 year
- Credit Scores down to 660
- Eligible as 2nd lien only
- Fully disbursed at closing, no draw feature
- Qualifying payment is fully amortized payment
- Minimum loan amount \$75,000
- AVMs available for loans ≤ \$400,000*
- Properties with a solar lien are eligible
- Non-Warrantable Condos Eligible

HPML High Priced Mortgage loans not eligible. Loans originated in US Territories and the following states are ineligible: MI, NJ, NY, TN, TX, WV. Restrictions apply, contact us for details. 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.



(833) 421-8870

TLP@GoLendingPros.com

GoLendingPros.com

Intended for use by real estate and lending professionals only and not for distribution to consumers.

LendingPros, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: 833.421.8870 | LendingPros is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Underwriting terms and conditions apply and not all applicants will qualify. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888-473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125. Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VT, WA, WI, WV, and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2026.

Revised 10.30.25

