

# NON-QM LOAN PROGRAMS

Innovative Lending Solutions

## PROGRAM HIGHLIGHTS

### BANK STATEMENTS

#### 12 Month Bank Statement Program

- 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 \$1.5M
- 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

### 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

### 1099

#### 1099 Income Qualification

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

### 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

### FOREIGN NATIONAL DSCR

#### For Non U.S. Citizens

- Loan Amounts up to \$2 million
- Credit scores starting at 680



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### DSCR

*DSCR for Investors*

- 1 – 4 Family Properties and Condominiums
- 85% LTV for Purchase, Rate & Term
- 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
- \$3 Million Max Loan Amount
- Min FICO 700
- 15 -YR Fixed, 30 -YR Fixed for those that qualify
- Minimum DSCR  $\geq$  1.00
- 30yr I/O
- Transferred appraisals accepted

### 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
- Cash-Out can be used as reserves

### 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

### DSCR FUSION

*Use Rental Income + Assets to Qualify*

- Qualifying Ratio: Rental Income + Asset Utilization  $\div$  PITIA or ITIA
- Max loan amount \$2,500,000
- Asset you can use: 401K, Retirement Accounts, Cash in the bank, stocks, bonds, IRAs, Mutual funds
- 2-4 Unit properties and Condominiums permitted
- 80% LTV for Purchase, 75% LTV for R/T
- 70% LTV for Cash-Out Refi
- Down to 680 FICO
- Investment Properties Only
- Cash-Out can be used as reserves

### 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



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