



JUMBO LOANS



INTEREST-ONLY



NON-QM LOANS



FHA + VA LOANS

MONTEREY TO \$3M

- Up to 80% LTV/CLTV
- Min. FICO 720
- Primary, Second and Investment
- SFR, PUD, Condo, 2-4 units
- One appraisal to \$2M
- 30 & 15-year Fixed, 5/6, 7/6 and 10/6 ARMs

MALIBU PLUS TO \$3M

- Up to 80% LTV/CLTV
- Min. FICO 660
- Non-occupant co-borrower eligible
- Up to \$500K cash-out
- Max. DTI 45%

JUMBO PLUS TO \$3M

- Up to 89.99% LTV/CLTV
- Min. FICO 660
- Unlimited cash-out to Max. LTV
- Non-occupant co-borrower eligible
- Living Rent-Free Eligible

MANHATTAN PLUS TO \$2.5M

- Up to 80% LTV/CLTV
- Min. FICO 680
- Non-occupant co-borrower eligible
- Living Rent-Free Eligible
- 7/6 ARMs qualify on note rate
- Up to 45% DTI

MALIBU TO \$3M

Bank Statement and Full-Doc Qualifications

- Loans to \$3M with max. 50% DTI
- Interest-Only up to \$2M with FICO's from 680
- Aggressive pricing on 2nd Homes and investment with High-Balance amounts
- CASH-OUT: No seasoning for cash out
- Cash-out can be used to meet reserves
- 30-yr fixed with 30- and 40-yr Interest-Only
- Non-warrantable condos with restrictions

DSCR PRIME INVESTOR

Loans to \$3.5M for DSCR \geq 1.0
Loans to \$3M for DSCR $<$ 1.0

- Min. DSCR .75
- SFR, condo, 2-4 units and short-term rentals
- Transfer Appraisals Accepted
- Cash-out can be used to meet reserve requirements
- 30 days of assets to verify funds for closing
- Closed loans in Company Name

VENICE DSCR

- No Ratio! No minimum DSCR, with restrictions
- SFR, condo, 2-4 units and short-term rentals
- Transfer Appraisals Accepted
- Unlimited cash-out up to max. LTV
- Cash-out can be used to meet reserve requirements
- 30 days of assets to verify funds for closing
- Closed loans in Company Name
- Condo Hotels
- Non-warrantable condos with restrictions
- Exceptions considered

LIMITED DOC TO \$2M

- Loans from \$75K to \$2M
- CRA Income Qualified on Purchase and R/T
- WVOE for wage earner
- P&L can be borrower self-prepared with no additional bank statements
- Asset-Based income (W-2 or Self Employed, not asset depletion)
- 6-month seasoning for cash-out
- Unlimited cash-out up to max. LTV
- 100% gift funds for down payment & closing
- No 4506
- 7/6 SOFR ARM

Available in: CA, CO, GA, IL, NJ, TX, VA & WA

ZUMA NON-QM TO \$4M

PRIME FULL: Full-doc qualification with credit events seasoned for 4 years

PRIME ALT DOC: 12 & 24-months bank statements, 12 & 24-Months P&L, 1099, WVOE, Asset Depletion with credit events seasoned for 4 years

CREDIT FLEX FULL: Full-Doc qualifications with credit events seasoned for 1 year

CREDIT FLEX: 12 & 24-months Bank statements, 12 & 24-Months P&L, 1099, ALT DOC and WVOE qualifications with credit events seasoned for one year

- Up to 90%LTV/CLTV
- 30- and 40-year Fixed with Interest Only
- 5/6, 7/6 and 10/6 ARMs
- Condo Hotels
- Transfer Appraisals Accepted
- 30 days of assets to verify funds for closing
- Cash-out can be used to meet reserves
- Exceptions considered
- Up to 55% DTI, Min Fico from 600

FHA

- Loans to \$1.5M
- FHA and Streamline
- Manufactured Homes
- FICO's from 500
- Manual Underwriting
- 3.5% down payment can come from gift funds

VA

- Loans to \$1.5M
- VA and IRRRL
- Manufactured Homes
- FICO's from 580
- Manual Underwriting

CONFORMING

- Approved Seller/Service for Fannie Mae and Freddie Mac
- Manufactured Homes
- Home Ready
- Home Possible
- Home One



High-Balance Eligible



Jumbo AUS Underwriting



Transfer Appraisals Accepted

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