

THE LEADER IN TODAY'S

NON-QM PROGRAMS

OUR PROGRAMS



ATR-in-Full

Qualify with enough liquid assets to cover the loan balance



12^{MO} Bank Statements

Qualify with 100% on personal account deposits and 50% on business deposits (12 consecutive months)



DSCR

Debt Service Coverage Ratio
No income verification – N/O/O only



Foreign National

Debt Service Coverage Ratio
No Job, No Income, No Credit



Jumbo Non-QM

Qualify with Full Doc,
Bank Statements, or DSCR



Interest Only

Interest Only program offers loan amounts up to \$3M



ITIN

Individual Taxpayer Identification
Number Valid U.S. Government issued ID



Jumbo Prime

Residential Loan amounts to \$3 Million
Up to \$1.5M for 2nd Homes &
Investment Properties



3^{MO} Bank Statements

Qualify with most recent Personal or
Business Account's Bank Statements

CALL US TODAY!

FIND OUT WHY WE'RE THE INDUSTRY'S
LEADING NON-QM LENDER

Ian Osterland

ian.Osterland@acralending.com

727-220-4715

