



**NON-QM
LOAN
PROGRAMS**
Innovative Lending
Solutions

BANK STATEMENTS

12 & 3 Month Bank Statement Programs

- Use 100% of Deposits on Personal Statements
- Use Up To 85% of Deposits on Business Statements

Program Highlights:

- Up To 90% LTV, Purchase
- Up To 85% LTV, Rate/Term & 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!

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, 84, or 360 months!
- Up to 80% LTV – Purchase and Rate/Term
- 75% Cash Out
- Minimum FICO 600
- Owner-Occupied, 2nd Home or Investment

ITIN

No W2 or Paystubs

- Up to 85% LTV Purchase
- Up to 80% LTV C/O Refi
- Min FICO 660
- Loan Amounts to \$1,500,000
- Qualify with Tax returns for W2
- Bank Statements for Self Employed
- DSCR for Investment Properties

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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1099 ONLY

1099 Only Income Qualification

No other Income Doc needed

- Up to 80% LTV
- 2 Most Recent Bank Statements
- 600 Min FICO
- Up to \$4,000,000 Loan Amount

DSCR

DSCR for Investors

- 1 – 4 Family Properties and Condominiums Permitted
- 85% LTV for Purchase
- 80% LTV for Cash-Out, Rate & Term Refi
- Down to 620 FICO
- Gift Funds Allowed
- No Limit on Financed Properties
- Short Term Rentals! Airbnb, VBRO, Purchase, Rate and Term Refi, Cash Out

VOE

Qualify your borrower with only a VOE 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 600

DSCR NO RATIO

No DSCR Calculation .75

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

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