

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



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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