

OUR NICHE PRODUCTS

CPA 2 YR P&L ONLY	12/24 MONTHS BANK STATEMENTS	2 MONTHS BANK STATEMENTS	NO RATIO / DSCR	ASSET UTILIZATION
<ul style="list-style-type: none"> ✓ LTV 75% ✓ FICO 680 ✓ 2 Year and YTD P&L Certified by CPA ✓ No Bank Statements Required 	<ul style="list-style-type: none"> ✓ Business and Personal ✓ 90% LTV ✓ 560 FICO (80% LTV) ✓ 100% Deposits Accepted ✓ 50% expense ratio or expense letter from CPA/Tax preparer, or self prepared P&L 	<ul style="list-style-type: none"> ✓ 12 months P&L ✓ Max LTV 70% ✓ Certified by CPA ✓ FICO 680 ✓ 2 months bank statements 	<ul style="list-style-type: none"> ✓ No income, no reserves ✓ LTV 80% ✓ FICO 620 ✓ DSCR <1.00 ok ✓ Foreign Nationals 	<ul style="list-style-type: none"> ✓ Cash at 100% ✓ Cash out Ok ✓ Securities at 90% ✓ Retirement at 70% ✓ 75% LTV ✓ FICO 660 ✓ Income is - All Eligible Assets Divided by 100
WRITTEN VOE & 1099	NON-PERMANENT RESIDENT	FOREIGN NATIONALS	COMMERCIAL LOANS	LITE DOC PROGRAM
<ul style="list-style-type: none"> ✓ No Paystubs ✓ No W2 ✓ No Tax Returns ✓ No 4506-T ✓ 2 personal bank statements required ✓ Max LTV 75% ✓ Schedule C, 2 yr 1099 ok ✓ FICO 660 	<ul style="list-style-type: none"> ✓ Self-Prepared P&L Statements ✓ 80% LTV ✓ 620 Credit Score ✓ 25% ownership acceptable 	<ul style="list-style-type: none"> ✓ 75% LTV ✓ Loans up to \$5,000,000 ✓ CPA Letter or Employment Letter ✓ No Income Option ✓ 1 reference letter ✓ 2 months Bank Statement 	<ul style="list-style-type: none"> ✓ LTV 65% ✓ Interest Only ✓ Foreign National ✓ Finance up to 5% of closing costs ✓ Max Loan Amt \$20MM ✓ No Lender Points 	<ul style="list-style-type: none"> ✓ 10 Days to Close ✓ Interest Only ✓ No Income on 1003 ✓ LTV 70% ✓ Foreign National ✓ Finance up to 5% of closing costs ✓ Fix and flip, construction and condotel ok