

# 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 to \$2,000,000
- Up To 90% LTV Rate/Term
- Up to 80% LTV 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 months!
- Up to 80% LTV Purchase and Rate/Term
- 75% Cash Out
- Minimum FICO 600
- Owner-Occupied, 2nd Home or Investment

## ITIN

### Loan Amounts to \$1,500,000

- Up to 85% LTV Purchase
- Up to 80% LTV C/O Refi
- Min FICO 660
- Loan Amounts to \$1,500,000
- Tradelines on credit report must be based on ITIN
- Max 50% DTI
- ITIN DSCR to 75% LTV
- Tax Returns or Bank Statements for Self Employed
- Tax Returns or VOE for W-2 Employed
- DSCR for Investment Properties

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## DSCR

### DSCR for Investors

- 1 – 4 Family Properties and Condominiums Permitted
- 85% LTV for Purchase, Rate & Term
- 75% LTV for Cash-Out
- Down to 620 FICO
- Gift Funds Allowed
- No Limit on Financed Properties
- Up to \$3.5 million loan amounts
- I/O feature available up to 80%
- ITIN DSCR to 75% LTV
- Short term rentals! Airbnb, VRBO, Purchase, Rate and Term Refi, Cash Out

## 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 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

## 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