

Flexible Non-QM program option

Program Highlights:

- 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

Options:

- Tax Returns or Bank Statements for Self Employed
- Tax Returns and VOE for W-2 Employed
- DSCR for Investor Properties