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
- 12 month P&L w/3 mos bank statements

Program Highlights:

- Up To 90% LTV Purchase to $1,500,000
- Up To 85% LTV to $2,000,000
- 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 75% LTV C/O Refi
- Min FICO 660
- Loan Amounts to $1,500,000
- Tradelines on credit report must be based on ITIN issuance
- Max 50% DTI
- ITIN DSCR to 75% LTV
- Tax Returns or Bank Statements for Self Employed
- Tax Returns for Wage Earners

INTENDED FOR USE BY REAL ESTATE AND LENDING PROFESSIONALS ONLY AND NOT FOR DISTRIBUTION TO CONSUMERS.

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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

1099 Income Qualification

- Up to 90% LTV
- 2 Most Recent Bank Statements
- 600 Min FICO
- Up to $3,000,000 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

WVOE

Qualify your borrower with only a WVOE 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
- First Time Homebuyer eligible

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