



# TAKE THE LEAD WITH OUR NEW NON-QM ENHANCEMENTS

## FULL DOC & BANK STATEMENTS

- 90% LTV to \$2M (740 FICO)
- 85% LTV to \$2.5M (740 FICO)
- Unlimited cash in hand  $\leq 65\%$  (primary, 0x30x12)
- Up to 12 NSF's allowed per year
- Asset Utilization can be added to blend income
- Married borrowers: higher of two decision scores can be used
- No reserves on additional financed properties

## DSCR

- Up to 85% LTV purchase & R&T (80% on 2-4 units)
- Up to 80% cash-out to \$1M (720 FICO, 1.0% DSCR)
- Up to 125% of market rents w/supporting docs
- SFR- multiple leases allowed (long-term)
- Gift funds up to 100%
- ITIN DSCR to 75%
- Asset utilization can be used for add'l rental income (DSCR Fusion)
- LLC/Corp Vesting- only requires a min 50% ownership in the legal entity
- When members are married and each owns 50%, the higher of the two decision scores may be used (LLC Only)