

YOUR NON-QM SOLUTIONS

- Loan amount up to \$4 million
- Max cash-in-hand \$500,000 for CLTV >65%, \$1,000,000 for CLTV ≤65% to ≥55%, no max cash-in-hand limitation for CLTV <55%
- 3-Month Reserves Only *
- DTI up to 55% for Primary purchases allowed 12 Months out of Credit Events allowed **

* 12-Month Reserve
for Foreign National programs

** for Prime Program

Yes to Investors

DSCR > 1 No income No employment

Up to 80% LTV · min. FICO 620

- Rent per 1007. Short-term rentals up to 80% CLTV
- Actual lease can be used
- Ownership of any property within the last 36 months

DSCR < 1

Up to 75% LTV · min. FICO 680

- Rent per 1007. Short-term rentals up to 75% CLTV
- Ownership of any property within the last 36 months

No Income, No Employment needed

Yes to Self-Employed

BANK STATEMENTS ONLY (12/24-month)

Up to 90% LTV · min. FICO 620

- Personal / Business / Combined bank statements
- 100% deposits used for personal accounts
- 50% expense ratio, can be lowered with a third-party prepared Business Expense Letter or P&L Statement

No Income, No Employment needed

Yes to Employed

FULL DOC NON-QM (1Y & 2Y)

Up to 90% LTV · min. FICO 620

- Traditional income that doesn't fit into conforming box
- 12 months out of credit events allowed

Yes to Foreign National Investor

DSCR ≥ 1 No income No employment

Up to 75% LTV · min. FICO 660 or No FICO

- Rent per 1007. Short-term rentals up to 70% CLTV
- Actual lease can be used
- Ownership of any property within the last 24 months

DSCR < 1

Up to 75% LTV · min. FICO 680 or No FICO

- Rent per 1007. Short-term rentals up to 70% CLTV
- Ownership of any property within the last 24 months

No Income, No Employment needed

P&L (1Y & 2Y)

Up to 80% LTV · min. FICO 660

- P&L reviewed by Licensed CPA, CTEC registered Tax Preparer or IRS Enrolled Tax Agent
- Bank statements are not required up to 70% LTV

1099

Up to 85% LTV · min. FICO 620

- 1099s for 1Y history from the same employer

WVOE

Up to 80% LTV · min. FICO 620

- FNMA Form 1005 for 2Y from the same employer

Bank statements are not required up to 70% LTV

THE POWER OF YES

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