

WHOLESALE | CORRESPONDENT

PREMIER LENDING PORTFOLIO

NON-QM: ALTERNATIVE INCOME

GUIDELINES & OVERLAYS

- **Bank Statements:** Max DTI 50%. 50% expense ratio or CPA letter
- **Asset Util:** 100% Cash/Securities, 80% Retirement. Max DTI 50%
- **1099/WVOE:** Max DTI 50% for Owner-Occupied

BANK STATEMENTS (12/24 MO)

- Available under Super Prime and Prime programs
- Combo of business and personal statements allowed
- Sole Proprietors (Schedule C) accepted
- Max CLTV up to 90% (Condos up to 85% CLTV)
- Loan amounts scale up to \$4 million

P&L PROGRAM (1Y & 2Y)

- Requires P&L review by Licensed CPA, CTEC Tax Preparer, or IRS Enrolled Agent
- Sole Proprietors (Schedule C) accepted
- Bank statements not required for LTVs up to 70%
- Max CLTV up to 80%, DTI up to 55%
- Loan amounts extend to \$2.5 million

ASSET UTILIZATION

- Savings/checking at 100%, securities 100%, retirement 80%. Divided by 60
- Max HCLTV up to 80% (Cash-out up to 80% CLTV)
- Loan amounts scale up to \$4 million

WVOE

- Up to 80% CLTV; requires FNMA Form 1005 (2-yr history with same employer)
- Loan amounts reach up to \$4 million

1099

- Up to 85% CLTV; 1-yr history with same employer, max DTI 55%
- Loan amounts reach up to \$4 million
- 10% expense factor

NON-QM: INVESTOR SOLUTIONS

GUIDELINES & OVERLAYS

- **DSCR < 1:** Requires min FICO 680
- **No FICO:** Allowed with 0.75+ DSCR & max 65% LTV (Cash-out max 65%)

DSCR

- Requires absolutely no income or employment verification
- Allows for a DSCR ratio as low as zero
- Qualified at Amortized ITIA Payment
- Eligible: 1-4 units, condotels
- Eligible for short-term rental qualifying
- Foreign nationals, non-perm residents and ITIN holders allowed
- First-time investors eligible up to 70% (FTHB allowed)
- Max CLTV up to 80%
- Min FICO score of 680
- Loan amounts up to \$3 million
- Gift funds allowed (min borrower contribution 10%)

NON-QM: SPECIALTY PROGRAMS

GUIDELINES & OVERLAYS

- **Visas:** B-1, B-2, H-1, E1-E5, TN, O1, etc., eligible. Valid EAD card required based on class
- **Foreign National:** Max 43% DTI (Full Doc). Reserves: 12 months minimum

FOREIGN NATIONAL

- Requires CPA letter (last 2 yrs + YTD) & 1 bank reference
- Overseas assets allowed as cash-to-close (no US seasoning)
- Max CLTV up to 75% (Cash-out up to 65% CLTV)
- No credit score required, or min 660 credit score
- Loan amounts to \$3M; Gift funds allowed (10% min)
- DSCR available

ITIN

- Requires valid ITIN card/letter & valid government ID
- Max CLTV up to 80% (Super Prime) or 70% (DSCR)
- Min 660 FICO
- Loan amounts up to \$1.5 million

NON-QM: EXCELLENCE

GUIDELINES & OVERLAYS

- **Appraisals:** PIW not allowed. 2nd appraisal req. over \$2M
- **Assets:** Sourced/seasoned 30 days (max doc age 120 days)
- **Credit Event:** BK, FCL, SS, DIL, Mod, Forbearance, 120+ days late
- **2% of finance points/closing costs** can be financed without impacting CLTV and pricing

APEX PRIME

- Accepts 12 & 24 Bank Statement, 1Y & 2Y Full Doc, 1099, Asset Utilization
- Single-Family Residence (SFR), Planned Unit Development (PUD)
- Loan amounts up to \$5M
- FICO 680+
- Up to 80% CLTV
- DTI up to 45%
- Owner Occupied, Second Home, and Investment Properties
- Available for purchases and refinances

SUPER PRIME

- Accepts 1Y & 2Y Full Doc, 12 & 24 Bank Statement, 1Y & 2Y P&L, Asset Util, WVOE, & 1099
- Max HCLTV up to 90%
- Min credit score required is 620
- Elite loan amounts up to \$4M (P&L capped at \$2.5M)
- Accommodates DTI ratios up to 55%
- 48 months seasoning out of a credit event
- Min 3 months reserves; gift funds permitted
- Min borrower contribution: 0% OO, 10% NOO
- Condos in NY up to 85% CLTV; Condotels permitted
- 85% LTV on investment

PRIME

- No Score or FICO 620
- Up to 80% CLTV
- Loan Amount up to \$1.5 Million
- Primary, Second Home and Investment properties are allowed
- Purchase, Refinance and Cash-Out
- 12 Months out of Credit Event
- Min 3 Months Reserves
- Gift Funds for Reserves allowed
- Min Borrower Contribution is 0% for OO, 10% for NOO
- Non-Permanent Residents allowed
- Temporary rate buydowns available

THE POWER OF YES

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PREMIER LENDING PORTFOLIO

JUMBO & SECOND LIENS
GUIDELINES & OVERLAYS

- **2nd Lien Appraisal:** Full Appraisal must be supported by A&D internal AVM (10% variance, 90% confidence score)
- **2nd Lien DTI:** Traditional 50% max (up to 80% CLTV), 45% (over 80% CLTV)

AD POWER JUMBO

- Follows DU/LPA guidelines for income and credit events
- First-time homebuyers are allowed
- Max CLTV up to 89.99%
- DTI ratios up to 50%
- Minimum 660 credit score required
- Premium loan amounts up to \$5 million
- MI not required
- No max cash-out limits apply
- Owner-occupied, second home, or investment properties

SECOND MORTGAGE

- Max CLTV up to 90%, Max DTI is 50%
- Min 680 FICO (no score required for Foreign Nations)
- Loan amounts range from \$50,000 to \$500,000
- Alt Income Allowed: 12/24Mo Bank Statements (SE only), 1-yr 1099 (10% expense), 2-yr WVOE, & Asset Util
- DSCR Available: Minimum 1.0 DSCR ratio required
- Owner-occupied, second home, or investment properties

TEMPORARY BUYDOWNS

- **Buydown Type:** 3 - 2 - 1; 2 - 1; 1 - 0
- **Programs:** Super Prime, Prime, AD Power Jumbo, Fannie Mae HomeReady, Freddie Mac Home Possible, FHA, VA

AGENCY FINANCING
GUIDELINES & OVERLAYS

- **Manual UW:** Not permitted on Conventional loans
- **Escrow Waivers:** Allowed up to 95% LTV (NML max 80%). Not available for HPML
- **Future Income:** Restricted to established/ large corps (500+ emp) or Govt
- **Restrictions:** PACE loans ineligible; MLO/Processor cannot be borrower

CONVENTIONAL STANDARD

- Conforming loans for purchase, rate/term, and cash-out refi on primary, second home, and investment
- Temporary rate buydowns are available

CONVENTIONAL HIGH BALANCE

- Agency financing designed for high-cost markets
- Loan amounts up to \$1,149,825 for primary, second home, and investment properties

FANNIE MAE HOMEREADY®

- For low-to-moderate-income borrowers (up to 80% AMI)
- Max LTV up to 97%
- LLPA waivers available

FREDDIE MAC HOME POSSIBLE®

- Borrower income limited to 80% of AMI; Max LTV up to 97%
- Home buyer education required for first-time buyers
- LLPA waivers available

FREDDIE MAC HOMEONE™

- Max LTV up to 97% for first-time homebuyers
- No geographic/income limits; Purchase & rate/term refi

CONCIERGE SERVICE

- We will analyze income, free of charge;
- Tax returns and Bank Statement review

GOVERNMENT LENDING
GUIDELINES & OVERLAYS

- **VA Tiers:** Base 100% LTV FICO: 580 (≤\$1M), 680 (≤\$1.5M), 700 (≤\$2M)
- **VA Specifics:** Manual UW allowed ≤\$1.5M. Max DTI 45% for >\$1.5M
- **FHA Specifics:** Manual UW min FICO 620. Mfg Homes min FICO 620. Tax transcripts mandatory for SE/Rental/Family-employed
- **Income Rules:** Income derived from marijuana or crypto is strictly prohibited

VA IRRRL

- Limited documentation (ownership cert only)
- No appraisal, down payment, or PMI
- Max CLTV 110%
- Min 580 FICO (Manual UW: Min 660 FICO)
- Loans up to \$1.5M

VA Standard

- Up to 100% LTV/CLTV
- No down payment or PMI
- Min 580 FICO
- Loans to \$2M
- Manufactured homes allowed
- Temp buydowns available
- Manual UW: Allowed ≤\$1.5M (Min 660 FICO, 700 FICO for Cash-out, Max 43-45% DTI)

FHA Standard

- Up to 97.75% CLTV (max 80% LTV cash-out)
- Min 580 FICO (Manual UW: Min 620 FICO)
- Loans up to \$524,225
- Owner-occupied only
- 2-yr employment & out of credit events
- MIP required

FHA High Balance

- Up to 97.75% CLTV
- Min 580 FICO
- Loans up to \$1,249,125
- Primary/second home

FHA Streamline Refi

- Existing FHA (min 6 payments, ≥210 days)
- Min 580 FICO (0x30x12 history)
- No income, DTI, or appraisal required
- Primary only

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