

Three Non-QM solutions. One right fit.

Features	Prime	Super Prime	Apex Prime
Borrower's profile	Borrowers needing greater underwriting flexibility due to recent credit events, unique income situations, or complex financial scenarios	Strong borrowers looking for higher leverage while still benefiting from Non-QM flexibility	Well-qualified borrowers with stronger credit profiles seeking competitive Non-QM financing
Mortgage History	0x60x12	0x30x12 0x90x24	0x30x24
Credit Event Seasoning	12 Months	48 Months	48 Months
Minimum Reserves	3 Months	3 Months	6 Months
Maximum Loan Amount	\$1.5 million	\$4 million / \$2.5 million for P&L	\$5 million
Maximum DTI	55%	50%	45%
Minimum FICO	620 (No Score Eligible)	620	680
Maximum LTV	Up to 80%	- Up to 90% Full Doc & Bank Statement - Up to 85% 1099 - Up to 80% - WVOE, Asset Utilization & Bank Statement (First-Time Homebuyers)	Up to 80%
Eligible Income Types	1-Year & 2-Year Full Doc 1-Year & 2-Year P&L 12-Month & 24-Month Bank Statements - Asset Utilization - WVOE 1099	1-Year & 2-Year Full Doc 1-Year & 2-Year P&L 12-Month & 24-Month Bank Statements - Asset Utilization - WVOE 1099	1-Year & 2-Year Full Doc 12-Month & 24-Month Bank Statements - Asset Utilization 1099
Term & Amortization	- Various fixed terms 5/6 ARM 7/6 ARM	- Various fixed terms 5/6 ARM 7/6 ARM	Fixed term
Interest Only	120 Months Interest Only Period 240/360 Months Amortization	120 Months Interest Only Period 240/360 Months Amortization	N/A
Property Type	- Single Family Residences - Townhomes - Warrantable & Non-Warrantable Condos - Investment & Second Home: Condotel 2-4 Units - PUD - SFR Rural - Short-Term Rentals - Leasehold	- Single Family Residences - Townhomes - Warrantable & Non-Warrantable Condos - Investment & Second Home: Condotel 2-4 Units - PUD - SFR Rural - Short-Term Rentals - Leasehold	- Single Family Residences - Townhome 2-4 Units - PUD - Short-Term Rentals



Flexible guidelines
Designed to fit today's real-world borrowers.



Faster closes
Streamlined process for quicker funding



More approvals
More solutions to win more deals

Let's build more possibilities together
Contact your AE today!