





# **Programs**



#### **PRIME JUMBO**

#### Min. FICO 680 · Up to 80% HCLTV

- · 15 & 30 Year Fixed up to \$2.5 Million
- · Cash-Out up to 75% HCLTV
- · No Mortgage Insurance required
- · Primary, Second Home properties are allowed
- · Purchase, Refinance and Cash-Out
- · Delayed Financing is available up to 180 days
- · No Overlays on Credit & Tradelines refer to AUS / Fannie Mae Guidelines
- · Refer to AUS / Fannie Mae Seller Guide

DSCR

## Min. FICO 620 · Up to 80% CLTV

- · Loan Amount up to \$3.5 Million
- · Max cash-on-hand \$1 Million, no limit for CLTV <55%
- · 40 & 30 Year Fixed, 5/6 & 7/6 ARM
- · No income or employment verification
- · DSCR as low as 0 (min. FICO 680)
- · Non-Perm Residents, ITIN & Foreign Nationals allowed
- · 1-4 Units, Condotels allowed
- · Mixed-use and multi-family (5-8 units) allowed
- · Gift Funds allowed
- · Min Borrower Contribution is 20%

#### **SUPER PRIME**

### Min FICO 599 · Up to 90% HCLTV

- · Loan Amount up to \$4 Million
- · Max Cash-on-Hand \$1 Million, no limit for CLTV < 55%
- · 30 & 40 Year Fixed, 5/6 & 7/6 ARM
- DTI up to 55%
- · 1Y & 2Y Full Doc, 12 & 24 Bank Statement
- · 1Y & 2Y P&L, Asset Utilization, WVOE, 1099
- 3 Months Reserves
- · Gift Funds for Reserves allowed
- Min Borrower Contribution is 0% for OO. 20% for NOO
- · 24 Months out of Credit Event
- · Condos / NY up to 90% CLTV
- · Condotels allowed

#### **FOREIGN NATIONAL**

#### No score or Min. FICO 660 • Up to 75% CLTV

- · Loan Amount up to \$2 Million
- · Cash-Out allowed
- · DSCR as low as 0 (min. FICO 680)
- · CPA Letter last 2Y & YTD
- · 1 Bank Reference Letter
- · Overseas Assets allowed as Reserves
- · Gift Funds allowed
- Min Borrower Contribution is 20%

#### **PRIME**

#### No Score or FICO 599 · Up to 80% CLTV

- · Loan Amount up to \$1.5 Million
- · 30 & 40 Year Fixed, 5/6 and 7/6 ARMs
- · Primary, Second Home and Investment properties are allowed
- · Purchase, Refinance and Cash-Out
- · 12 Months out of Credit Event
- · 3 Months Reserves
- · Gift Funds for Reserves allowed
- · Min Borrower Contribution is 0% for OO, 20% for NOO
- · Limited tradelines OK
- · Non-Permanent Residents allowed
- · Temporary rate buydowns available

#### **SECOND LIEN**

#### Min. FICO 660 · Up to 85% CLTV

- Owner-occupied, second home or investment
- · Minimum Loan Amount of \$50,000
- · Maximum Loan Amount of \$500,000
- · Maximum 50% DTI
- · 30-year fixed terms available

### ITIN

## Min. FICO 660 · Up to 80% CLTV

- · Min. FICO 660 and up to 80% CLTV for Super Prime
- · Min. FICO 700 and up to 70% CLTV for DSCR
- · Loan Amounts up to \$1.5 Million
- · Must have valid ITIN card or IRS ITIN Letter and a valid Government-issued ID

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# **Income Types**



## **FULL DOC PRIME JUMBO**

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- · Purchase. Refinance and Cash-Out
- · Delayed Financing is available up to 180 days
- · No Overlays on Credit & Tradelines refer to AUS / Fannie Mae Guidelines
- · Refer to AUS / Fannie Mae Seller Guide

## **FULL DOC** NON-OM

#### No Score or FICO 599 · Up to 90% CLTV

- · Loan Amount up to \$4 Million
- · Max Cash-on-Hand \$1 Million, no limit for CLTV < 55%
- · DTI up to 55%
- · 30 & 40 Year Fixed, 5/6 & 7/6 ARM
- · Traditional Income
- · 12 Months out of Credit Event
- · Super Prime & Prime Programs
- · Condos / NY up to 90% CLTV
- · Condotels up to 75% CLTV

## **12/24 MONTH BANK STATEMENTS**

#### No Score or FICO 599 · Up to 90% CLTV

- · Loan Amount up to \$4 Million
- · Max Cash-on-Hand \$1 Million, no limit for CLTV < 55%
- · 30 & 40 Year Fixed, 5/6 & 7/6 ARM
- · 3 Months Reserves
- · Gift Funds for Reserves allowed
- · Super Prime & Prime Programs
- 12 Months out of Credit Event Condos / NY up to 90% CLTV
- · Condotels up to 75% CLTV

#### 1Y & 2Y P&L

#### No score or Min. FICO 660 • Up to 80% CLTV

- · Max DTI 55%
- · Loan Amount up to \$4 Million
- · Max Cash-on-Hand \$1 Million, no limit for CLTV<55%
- · P&L by Licensed CPA, Enrolled Tax Agent, or Licensed Tax Preparer
- · 2 months of bank statements required for CLTV >65%
- · Super Prime & Prime Programs

#### **ASSET UTILIZATION**

#### Min. FICO 599 • Up to 80% HCLTV

- · Cash-Out up to 80% CLTV
- · Savings and Checking at 100%
- · Securities at 100%
- · Retirement at 70%
- · Income Calculation All Eligible Assets Divided by 60
- · Super Prime & Prime Programs

## **WVOE / 1099**

#### No Score or FICO 599 · WVOE up to 80% CLTV, 1099 up to 85% CLTV

- · Loan Amount up to \$4 Million
- · Max DTI 55%
- · Cash-Out up to 80% CLTV
- · Completed FNMA Form 1005 for 1-Year History with Same
- · Super Prime & Prime Programs

#### **DSCR**

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- · 40 & 30 Year Fixed, 5/6 & 7/6 ARM
- · No income or employment verification
- · DSCR as low as 0 (min. FICO 680)
- · Non-Perm Residents. ITIN & Foreign Nationals allowed
- · 1-4 Units, Condotels allowed
- · Mixed-use and multi-family (5-8 units) allowed
- · Gift Funds allowed
- · Min Borrower Contribution is 20%

## **FULL DOC FOREIGN NATIONAL**

### No score or Min. FICO 660 · Up to 75% CLTV

- · Loan Amount up to \$2 Million
- · Cash-Out up to 65% CLTV
- · DSCR available under FN DSCR
- · CPA Letter last 2Y & YTD
- · 1 Bank Reference Letter
- Overseas Assets allowed as Reserves
- · Gift Funds allowed
- Min Borrower Contribution is 20%

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