

# PROGRAMS



## PRIME

No Score or FICO 620 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
- Min 3 Months Reserves
- Gift Funds for Reserves allowed
- Min Borrower Contribution is 0% for OO, 10% for NOO
- Limited tradelines OK
- Non-Permanent Residents allowed
- Temporary rate buydowns available

## DSCR

Min. FICO 620 Up to 80% CLTV

- Loan Amount up to \$3 Million
- Cash-in-hand: no limitation for CLTV < 55% & min FICO 680; \$1,000,000 for CLTV from 55% to 65% or CLTV > 65 & min FICO 700 or CLTV ≤ 55 & FICO < 680; \$500,000 for CLTV > 65% & FICO < 700
- 40 & 30 Year Fixed, 5/6 & 7/6 ARM
- No income or employment verification
- 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 10%

## SUPER PRIME

Min. FICO 620

Up to 90% HCLTV

- Loan Amount up to \$4 Million / \$2.5 Million for P&L
- Cash-in-hand: no limitation for CLTV < 55% & min FICO 680; \$1,000,000 for CLTV from 55% to 65% or CLTV > 65 & min FICO 700 or CLTV ≤ 55 & FICO < 680; \$500,000 for CLTV > 65% & FICO < 700
- 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
- Min 3 Months Reserves
- Gift Funds for Reserves allowed
- Min Borrower Contribution is 0% for OO, 10% for NOO
- 48 Months out of Credit Event
- Condos / NY up to 85% CLTV
- Condotels allowed

## FOREIGN NATIONAL

No score or Min. FICO 660

Up to 75% CLTV

- Loan Amount up to \$3 million
- Cash-Out allowed
- CPA Letter last 2Y & YTD
- 1 Bank Reference Letter
- Overseas Assets allowed as Reserves
- Gift Funds allowed
- Min Borrower Contribution is 10%

## AD POWER JUMBO

Min. FICO 660

Up to 89.99% CLTV

- Loan amounts up to \$5 million
- DTI up to 50%
- Up to 89.99% CLTV
- No max cash-out limits
- No MI required
- First-time homebuyers allowed
- Follow DU/LPA for income and credit events

## ITIN

Min. FICO 660

Up to 80% CLTV

- Min. FICO 660 and up to 70% 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

## SECOND MORTGAGE

No Score for FN or FICO 680

Up to 90% CLTV

- Owner-occupied, second home or investment
- Minimum Loan Amount of \$50,000
- Maximum Loan Amount of \$500,000
- Maximum 50% DTI
- 20 & 30-year fixed terms available

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# INCOME TYPES

## 12/24 MONTH BANK STATEMENTS

No Score or FICO 620

Up to 90% CLTV

- Loan Amount up to \$4 Million
- Cash-in-hand: no limitation for CLTV < 55% & min FICO 680; \$1,000,000 for CLTV from 55% to 65% or CLTV > 65 & min FICO 700 or CLTV ≤ 55 & FICO < 680; \$500,000 for CLTV > 65% & FICO < 700
- 30 & 40 Year Fixed, 5/6 & 7/6 ARM
- Min 3 Months Reserves
- Super Prime & Prime Programs
- 12 Months out of Credit Event
- Condos / NY up to 85% CLTV
- Condotels up to 75% CLTV

## DSCR

Min. FICO 620

Up to 80% CLTV

- Loan Amount up to \$3 Million
- Cash-in-hand: no limitation for CLTV < 55% & min FICO 680; \$1,000,000 for CLTV from 55% to 65% or CLTV > 65 & min FICO 700 or CLTV ≤ 55 & FICO < 680; \$500,000 for CLTV > 65% & FICO < 700
- 40 & 30 Year Fixed, 5/6 & 7/6 ARM
- No income or employment verification
- 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 10%

## 1Y & 2Y P&L

No score or Min. FICO 660

Up to 80% CLTV

- Max DTI 55%
- Loan Amount up to \$2.5 Million
- Cash-in-hand: no limitation for CLTV < 55% & min FICO 680; \$1,000,000 for CLTV from 55% to 65% or CLTV > 65 & min FICO 700 or CLTV ≤ 55 & FICO < 680; \$500,000 for CLTV > 65% & FICO < 700
- P&L reviewed by Licensed CPA, CTEC registered Tax Preparer or IRS Enrolled Tax Agent
- Bank statements are not required up to 70% LTV
- Super Prime & Prime Programs

## ASSET UTILIZATION

No Score or FICO 620

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 620

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
- WVOE: FNMA Form 1005 for 2-Year History with Same Employer
- 1099: 1-year History with Same Employer
- Super Prime & Prime Programs

## FULL DOC NON-QM

No Score or FICO 620

Up to 80% CLTV

- Loan Amount up to \$4 Million
- Cash-in-hand: no limitation for CLTV < 55% & min FICO 680; \$1,000,000 for CLTV from 55% to 65% or CLTV > 65 & min FICO 700 or CLTV ≤ 55 & FICO < 680; \$500,000 for CLTV > 65% & FICO < 700
- 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 85% CLTV
- Condotels up to 75% CLTV

## FULL DOC AD POWER JUMBO

Min. FICO 660

Up to 89.99% CLTV

- 15 & 30 Year Fixed up to \$3.5 Million
- Cash-Out up to 75% HCLTV
- No Mortgage Insurance required
- Primary, Second Home
- 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 FOREIGN NATIONAL

No score or Min. FICO 660

Up to 75% CLTV

- Loan Amount up to \$3 million
- Cash-Out up to 65% CLTV
- CPA Letter last 2Y & YTD
- 1 Bank Reference Letter
- Overseas Assets allowed as Reserves
- Gift Funds allowed
- Min Borrower Contribution is 10%

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