



# YOUR FULL SERVICE NON-QM LENDER

## Bank Statement

- Self - employed borrowers.
- No tax returns required
- 12 months business or personal bank statements.
- Min FICO 660
- Max LTV 90%
- Max loan amount \$3m

## 1099

- Great for independent contractors.
- No tax returns required.
- Min FICO 660.
- Max LTV 75%.
- Max loan amount \$2m.

## VOE

- Great for wage earners.
- W-2s, paystubs, tax returns, 4506t NOT required.
- Min FICO 680.
- Max LTV 75%
- Max loan amount \$2m.

## ITIN and Foreign National

- ITIN - SS# NOTrequired.
- ITIN - Bank statement and P&L
- ITIN - Min FICO 660 Max LTV 80%
- ITIN - Max loan amount \$1.5m.
- FN - DSCR
- FN - Min FICO NA, Max LTV 65%.
- FN - Max Loan amount \$1.0m

## DSCR

- Perfect for investment property.
- No ratio available.
- Easy loan process.
- No income or employment.
- Gift funds allowed.
- 6 months reserves.
- Min FICO 660.
- Ma LTV 80%.
- Max Loan amount \$2.5m

## P&L

- Great for self- employed borrowers.
- Tax Returns not required (in most cases)
- CPA or borrower prepared P&L allowed.
- Min FICO 660.
- Max LTV 75%
- Max loan amount \$2m.

## Asset Utilization

- For asset heavy borrowers and ease of qualification.
- Min FICO 660.
- Max LTV 80%
- Max loan amount \$2.5m.

## Closed End Second - Updated

- Available October 2nd
- CLTV's up to 90% and \$2.5M
- Loan amounts up to \$550K

Name:

Phone:

Email: