



JUMBO NON-QM

Qualify Alt Doc

LTV

Max 90% Purchase
Max 90% Refinance

FICO

Min 575

AMOUNT

Up to \$4M
Down to \$100K

RESERVES

Not required $\leq 75\%$ LTV

PROGRAM OVERVIEW

- I/O available with a 650+ FICO
- No max cash in hand depending on $\leq 65\%$ LTV
- Qualify Full Doc or Alternative Income Options:
12 Month Bank Statements, ATR-In-Full, Asset
Depletion, WVOE, 1099, P&L Program
- Cash out proceeds can be used for reserves
- Can use transferred appraisals
- Greater than \$4M contact your AE

OPTIMAL
MORTGAGE
LENDING
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