

ALL PROGRAMS

12-MONTH BANK STATEMENT

Qualify with 100% on personal account deposits and 50% on business account deposits

- Loan amounts up to \$10M
- Max 90% LTV
- Minimum 575 FICO
- Self-Employed and 1099 Borrowers

FOREIGN NATIONAL

Letter of good standing with current financial institution or international credit report

- Loan amounts up to \$3M
- Max LTV 75% Purchase / 70% Refinance
- No income, job, or credit required
- Non-Owner Occupied only: Condotels/Pudtels allowed

ITIN

Individual Taxpayer Identification Number

- Loan amounts up to \$1M
- Max LTV 80% Purchase / 75% Refinance
- 2-year income history
- Qualify Full Doc or 12-Month Bank Statement or DSCR

ATR-IN-FULL

Qualify with enough liquid assets to cover the loan balance

- Max LTV 75% Purchase / 70% Refinance
- Minimum 600 FICO
- Borrower does not have to be currently employed
- Only show 2 months of statements for qualifying account

INVESTOR CASH FLOW / DSCR

Available on SFRs, 2-4 Units, Condos, Townhomes, Condotels, and Non-Warrantable Condos

- Loan amounts up to \$3M
- Minimum 575 FICO
- Non-Owner Occupied only
- No income or job verification

INTEREST ONLY

Interest Only program offers loan amounts up to \$4M (O/O)

- Max 90% LTV
- Minimum 650 FICO
- 5yr IO on 30yr Term or on 5/1 or 7/1 ARM
- 10yr IO on 40yr Term

JUMBO NON-QM

Qualify with Full Doc & Bank Statements

- Loan amounts up to \$10M
- I/O available with a 650+ FICO
- C/O available with no max cash in hand depending on LTV
- C/O proceeds can be used for reserves > 75% LTV

1099 ONLY / WVOE ONLY / P&L PROGRAMS

Qualify with one of our docs

- Max 80% LTV
- No FTHB
- Property Types: SFR / Condo / Townhome (No rural or units)
- Minimum 600 FICO

