



EXPANDING GUIDELINES TO HELP YOU QUALIFY MORE BORROWERS

We offer tailor-made programs for Brokers looking to expand their product offering and provide an incomparable opportunity to tap into a market of borrowers who may not qualify under traditional guidelines with our suite of services and expanding guidelines.

QUALIFY MORE BORROWERS

- **DSCR No Ratio: Max 65% LTV**
- **Foreign National now to 75% LTV**
- **Higher LTV's on Jumbo loans**
- **Business bank statements with an expense ratio down to 10% with CPA / EA letter**
- **Bank statements allowed with 575 score**
- **DSCR: Use the higher of market rents and current lease agreement up to a 10% or \$300 tolerance**
- **Options for borrowers with no FICO or only 1 score - including ITIN Borrowers**
- **One-year Full Doc**
- **Seller concessions applied to all closing costs up to 6%**
- **Jumbo Purchases: Requires only 1 appraisal up to \$2M loan amount**

**CAPTURE MORE
BUSINESS!**

**THE INDUSTRY'S LEADING
PRIVATE MORTGAGE LENDER**

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