

Sam, Eliminate uncertainty from your Bank Statement deals with 1-Minute Prequals

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Fri, 11 Oct 2019 12:06:49 PM -0700

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Jumbo & Non-QM

Get a 1-Minute Prequal for Bank Statements

24 MO BK STMT (Lowest Mid Fico)
 Bwr Prepared P&L if Business Bk Stmt
Prequalified

Loan Amount	LTV
\$600,000	80.00%

7/1 ARM (30 Yr Term)	
Comp Type	Borrower Paid
Rate	5.250%
Lender Points	0.000
Broker Comp	4.000 Max
Prepayment Penalty	None

Lender Paid	
Rate	5.750%
Lender Points	0.000
Broker Comp	1.000
Prepayment Penalty	None

SUBMIT

MATRIX

Key Prequal LTV Thresholds
 Max Loan Amount: \$850,000
 Max LTV: 80.00%
 Min Reserves: 6 Month(s)
 Min FICO: 680

2 MO BK STMT (Lowest Mid Fico)
 CPA Prepared P&L if Business Bk Stmt
Prequalified

Loan Amount	LTV
\$600,000	80.00%

7/1 ARM (30 Yr Term)	
Comp Type	Borrower Paid
Rate	5.300%
Lender Points	0.000
Broker Comp	4.000 Max
Prepayment Penalty	None

Lender Paid	
Rate	5.800%
Lender Points	0.000
Broker Comp	1.000
Prepayment Penalty	None

SUBMIT

MATRIX

Key Prequal LTV Thresholds
 Max Loan Amount: \$1,500,000
 Max LTV: 90.00%
 Min Reserves: 6 Month(s)
 Min FICO: 720

24 MO BK STMT (Lowest Mid Fico)
 50% Deposits (No P&L) if Bus. Bk Stmt
Prequalified

Loan Amount	LTV
\$600,000	80.00%

7/1 ARM (30 Yr Term)	
Comp Type	Borrower Paid
Rate	5.500%
Lender Points	0.000
Broker Comp	4.000 Max
Prepayment Penalty	None

Lender Paid	
Rate	6.000%
Lender Points	0.000
Broker Comp	1.000
Prepayment Penalty	None

SUBMIT

MATRIX

Key Prequal LTV Thresholds
 Max Loan Amount: \$1,000,000
 Max LTV: 90.00%
 Min Reserves: 3 Month(s)
 Min FICO: 720

12 MO BK STMT (Lowest Mid Fico)
 Bwr Prepared P&L if Business Bk Stmt
Prequalified

Loan Amount	LTV
\$600,000	80.00%

7/1 ARM (30 Yr Term)	
Comp Type	Borrower Paid
Rate	5.600%
Lender Points	0.000
Broker Comp	4.000 Max
Prepayment Penalty	None

Lender Paid	
Rate	6.100%
Lender Points	0.000
Broker Comp	1.000
Prepayment Penalty	None

SUBMIT

MATRIX

Key Prequal LTV Thresholds
 Max Loan Amount: \$1,500,000
 Max LTV: 85.00%
 Min Reserves: 6 Month(s)
 Min FICO: 720

HIGHLIGHTS

- 90% to \$2,000,000
- 85% to \$2,500,000
- 80% to \$3,000,000
- 70% to \$5,000,000
- Self Employed and 1099 Available (add W2 & Rental Income)
- ARM's & Fixed Rates with 30 and 40 year Interest Only options
- DTI Ratios up to 50% (60% in some cases)

2 Month Business Statements

- CPA prepared and signed P&L (24 or 12-month)
- Business bank statements covering most recent 2-month period

12 or 24 Months Personal Bank Statement

- Use 100% of Deposits to calculate monthly income

Borrower Prepared P&L Statement

- 24 or 12 month P&L prepared and signed by borrower
- Provide business narrative
- 24 or 12 months most recent business bank statements

12 or 24 Months Business Bank Statement Options

- Use 50% of Deposits with No P&L (EASIEST)
- 12 or 24 Month Borrower Prepared P&L (POPULAR...ask for sample)
- Expense Factor Letter Prepared by Tax Preparer (ask for sample)
- 12 or 24 Month Tax Preparer P&L (Least Popular)

Find the best Jumbo & Non-QM solutions...

- Jumbo DU/LP Approved Ineligible to \$3M
- 1 Year Tax Return & Asset Depletion to \$5M
- 2/12/24 Month Bank Statements to \$5M
- ITIN Bank Statement and P&L Only to \$6M
- Investor No Ratio and No Reserves to \$5M
- Foreign National No Ratio to \$5M
- Fix & Flip No Doc with 100% Rehab to \$5M

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