

# SOLUTIONS FOR creative financing

We understand that every borrower has unique financial circumstances, and that one size does not fit all when it comes to loans. That's why we offer a range of Non-QM loan programs.

## bank statement

- DTI maximum 50%
- Up to 90% LTV no MI
- Loans up to \$3 million
- Credit scores starting at 660
- Purchase, rate/term & cash-out refinances allowed
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- Full doc: 12 & 24 month personal/business bank statements
- Must be self-employed for minimum of 2 years
- Up to 6 months minimum reserves (c/o may be used)

## DSCR loans

- Up to 80% LTV
- Loans up to \$2 million
- Non-warrantable condos OK
- Credit scores starting at 660
- 3 months minimum reserves (c/o may be used)
- Purchase, rate/term & cash-out refinances allowed
- Qualification based on property cash flow minimum
- No income documentation needed

## non-warrantable condos

- Up to 80% LTV
- Loans up to \$3 million
- High rises accepted
- Credit scores starting at 700
- Full documentation or DSCR program
- Purchase and rate/term refinances allowed
- Owner-occupied, 2nd homes and investment properties eligible

