

# ALL PROGRAMS

## 12-MONTH BANK STATEMENT

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

- Loan amounts up to \$4M
- Max 90% LTV
- Min 600 FICO
- Self-Employed and 1099 Borrowers

## INVESTOR CASH FLOW / DSCR

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

- Loan amounts up to \$3M
- Min 600 FICO
- Non-Owner Occupied only
- No income or job verification

## FOREIGN NATIONAL

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

- Loan amounts up to \$3M
- Max LTV 70% Purchase / 65% Refinance
- No income, job, or credit required
- Non-Owner Occupied only: Condotels/Pudtels allowed

## INTEREST ONLY

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

- Max 90% LTV
- Min 660 FICO
- 5yr IO on 30yr Term
- 10yr IO on 40yr Term

## ITIN

**Individual Taxpayer Identification Number**

- Loan amounts up to \$1M
- Max LTV 75% Purchase / 70% Refinance
- 2-year income history
- Qualify Full Doc or 12-Month Bank Statement or DSCR

## JUMBO NON-QM

**Qualify with Full Doc & Bank Statements**

- Loan amounts up to \$10M case-by-case
- I/O available with a 660+ FICO
- C/O available with no max cash in hand depending on LTV
- C/O proceeds can be used for reserves

## ATR-IN-FULL

**Qualify with liquid assets to cover the loan balance**

- Max LTV 80% Purchase / 75% Refinance
- Min 600 FICO
- Borrower does not have to be currently employed
- Only show 2 months of statements for qualifying account

## CONDOTEL

**Hybrid property**

- Max 75% LTV
- Reserves not required
- No min square feet
- Min 600 FICO

