

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 \$3M

- Max 90% LTV
- Min 640 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
- All income types available

JUMBO NON-QM

Qualify with Full Doc & Bank Statements

- Loan amounts up to \$5M case-by-case
- I/O available with a 640 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 accounts

CONDOTEL

Hybrid property

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