

NON-QM NICHE



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Specialized Non-QM products

IDEAL FOR:

Unique Properties and borrowers with limited credit

QUALIFICATIONS

- 1 Score No Score: Max LTV 65%, Full Doc, 0x30 24 Month Housing
- Condotels: Max LTV 75% Purch, 65% Refi
- Manufactured Homes: Max LTV 70% Purch, 65% Refi / Double wide and permanently affixed to foundation / 1976 or newer
- Short-Term Rentals: Max LTV 70% Purch, 65% Refi / Can use STR comps on 1007
- 3-4 Unit: Max LTV 85% Purch, 80% Refi / -0.125% off rates
- Scores Down to 575: Recent Bankruptcy OK / Full Doc only / Bank Statements case-by-case with 0x30 on mortgage
- Loan amounts \$4-10M: Max LTV 60% Purch, 55% Refi / Case-by-case / Contact your AE

