

# NON-QM NICHE



## NON-QM NICHE OVERVIEW

Specialized Non-QM products

### IDEAL FOR:

Unique Properties and borrowers with limited credit depth

## QUALIFICATIONS

- Condotels: Max LTV 75% Purch, 70% C/O Refi
- Manufactured Homes
- Short-Term Rentals: Max LTV 75% Purch, 70% Refi
- 2-4 Unit: Max LTV 85% Purch, 80% Refi
- Scores Down to 600: Recent Bankruptcy OK / DSCR / Bank Statements case-by-case with 0x30 on mortgage
- Loan amounts \$4M-5M case-by-case