

NON-QM PROGRAMS



ATR-in-Full

Qualify with enough liquid assets to cover the loan balance



12^{MO} Bank Statements

Qualify with 100% on personal account deposits and 50% on business deposits (12 consecutive months)



DSCR

Debt Service Coverage Ratio
No income verification – N/O/O only



Foreign National

Qualify with enough liquid assets to cover the loan balance



Jumbo Non-QM

Qualify with Full Doc, Bank Statements, or DSCR



Interest Only

Interest Only program offers loan amounts up to \$3M



ITIN

Individual Taxpayer Identification Number Valid U.S. Government issued ID



Jumbo Prime

Residential Loan amounts to \$3 Million
Up to \$1.5M for 2nd Homes & Investment Properties



3^{MO} Bank Statements

Qualify with most recent Personal or Business Account's Bank Statements

**SEND US THE SCENARIO
AND WE'LL PROVIDE THE SOLUTION**

COMPANY
LOGO

