

the **NON QM**

Program Series

the **NONI** (Non Owner No Income)

- **No Income Docs**
- **No Reserves**
- **Up to \$3.5mm** loan amount
- **Investment Property** only
- **Up to 80% LTV**
- **DSCR > 1.00**

the **NEAR** Prime

- **12 Month Bank Statement:** LTVs up to 90%
- **Full Documentation**
 - LTVs: up to 95% (720 FICO)
 - DTI: up to 55%
- **Interest Only available** - 40yr I/O

the **DSCR < 1.00**

- **Up to 75% LTV**
- **Down to 620 FICO**
- **Loan Amounts** up to \$2.5mm
- **Gift Funds** allowed

the **Expanded** Prime

- **Enhanced Pricing**
- **40 yr** I/O Available
- **1 yr** income doc option

the **FOREIGN NATIONAL**

- **Investment Property and Second Homes** (Full doc only)
- **\$1,500,000** Max Loan Amount
- **75%** Max LTV
- **Asset Depletion**

the **NON** Prime

- **Up to 90%** Max LTV
- **Up to 55%** Max Debt Ratio
- **Down to 580** Minimum Credit score
- **Credit Events** Allowed