

BrokersChoiceMTG.com

# NON-QM LOAN PROGRAMS

NON-QM INNOVATIVE LENDING SOLUTIONS



#### **BANK STATEMENTS**

## 12 Month Bank Statement & P&L Programs

- Use 100% of Deposits on Personal Statements
- Use Up To 85% of Deposits on Business Statements

#### **Program Highlights**

- Up To 90% LTV Purchase to \$1.5M
- Up To 85% LTV Rate/Term
- Up to 80% LTV Cash Out
- Min FICO 600
- Loan Amounts Up to \$4,000,000
- Couple With Asset Utilization for Extra Income
- Transfers From Business to Personal OK!
- P&L Program comes with 3 Months Bank Statement

## **Qualify Using**

- Fixed Expense Factor
- Third Party Prepared P&L
- Third Party Prepared Expense Statement

# ITIN

#### Loan Amounts to \$1,500,000

- Up to 85% LTV Purchase
- Up to 80% LTV C/O Refi
- Min FICO 660
- Loan Amounts to \$1,500,000
- Tax returns or 12-months Bank Statements for Self Employed
- Tax Returns and WVOE for W-2 Employed
- DSCR for Investment Properties

#### **FOREIGN NATIONAL**

#### For Non U.S. Citizens

- Up to 75% LTV Purchase Or R/T
- Up to 65% LTV Cash out
- Investment and 2nd Home
- Up to \$2,000,000 Loan Amounts
- Qualify with Asset Utilization or DSCR 1:1

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# **DSCR**

#### **DSCR** for Investors

- 1 4 Family Properties and Condominiums Permitted
- 85% LTV for Purchase, Rate & Term
- 75% LTV for Cash-Out
- Down to 620 FICO
- · Gift Funds Allowed
- No Limit on Financed Properties
- Short term rentals! Airbnb, VRBO,
  Purchase, Rate and Term Refi, Cash Out

#### **DSCR NO RATIO**

### No DSCR Calculation .75

- 70% LTV for Purchase and Rate & Term Refi
- 65% LTV for Cash Out Refi
- Max Loan Amount \$3,000,000
- Down to 640 FICO
- · Gift Funds Ok
- No Max on Financed Properties

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#### 1099

#### 1099 Income Qualification

- Up to 90% LTV
- 2 Most Recent Bank Statements
- 600 Min FICO
- Up to \$3,000,000 Loan Amount

#### **WVOE**

# Qualify your borrower with only a WVOE Form

- 80% LTV for Purchase and Rate/Term
- 70% LTV for Cash Out
- First Time Home Buyer OK to 70% LTV
- Max Loan Amount \$4,000,000
- Min FICO 620
- First Time Homebuyer eligible

# **ASSET UTILIZATION**

#### **Featuring 60 Month Qualification**

- Qualify by dividing assets over 60 months!
- Up to 80% LTV Purchase and Rate/Term
- 75% Cash Out Minimum FICO 600
- · Owner-Occupied, 2nd Home or Investment

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