

# Alternative Non-QM Loan Options

Where traditional income programs fall short, our alternative Non-QM programs such as a VOE, Bank Statement and Asset Depletion Programs may be a good option.

Contact us today to learn more!

## VOE

*Verification of Employment Form*

- 80% LTV for Purchase and Rate/Term
- 70% LTV for Cash Out VOE completed by borrower's company
- First Time Home Buyer OK to 70% LTV
- Max loan amount \$4,000,000 Min FICO 620
- No W2, 4506C, Paystubs or Tax Returns

### *Restrictions*

- Two-year history of employment
- Two (2) months bank statements to support after tax income

## Bank Statement

*Qualify with a P&L for Self Employed*

- UP to 90% LTV
- Up to \$4 million Loan Amounts
- Minimum 600 FICO

## Asset Depletion

*Use assets to qualify for loan*

- 60 Month Asset Utilization Qualification
- Up to 80% LTV – Purchase
- Up to 75% LTV Cash-out Refinance
- Minimum FICO 600
- Owner-Occupied, 2nd home or investment
- Qualify with:
  - Just assets OR
  - Supplement One or Two Yr. Full Doc, Bank Statements, VOE or 1099

