

## Conforming

- Minimal overlays
- Manufactured housing allowed
- Delegated and non-delegated underwriting (including non-delegated option for delegated clients)
- Best efforts and mandatory commitment options
- Refi Now
- No transcripts required on delegated files (1 year on non-delegated)

## Government

- Minimal overlays
- Manufactured housing allowed
- Delegated and non-delegated underwriting (including non-delegated option for delegated clients)
- 550 minimum FICO
- 100% VA cash-out
- 100% VA financing up to \$1.5 MM loan amounts
- Manual Underwriting

## 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

## Non-QM / NanQ

- 85% LTV on DSCR
- DSCR down to 0.75
- 90% LTV on full and alt doc to \$1.5 MM
- 80% LTV on full and alt doc to \$3 MM
- \$4 MM loan amounts
- Maximum cash-out (cash in hand) up to \$1 MM or higher depending on loan amount
- P&L with only 3 month Bank Statement
- 12 month bank statement
- 40 year fixed rate and IO
- Interest-only
- Just settled credit events (ie. BK, SS, FC, DIL)

## Jumbo ONE

- 90% LTV up to \$1.5 MM
- 85% LTV up to \$2 MM
- FICO down to 660
- \$3.5MM Loan Amount on Primary
- \$2MM Loan Amount on Second & Investment
- Reserve requirements (determined by respective AUS)

## ITIN

### No W2 or Paystubs

- Up to 85% LTV Purchase
- Up to 80% LTV C/O Refi
- Min FICO 660
- Loan Amounts to \$1,500,000
- Qualify with Tax returns for W2
- Bank Statements for Self Employed
- DSCR for Investment Properties

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