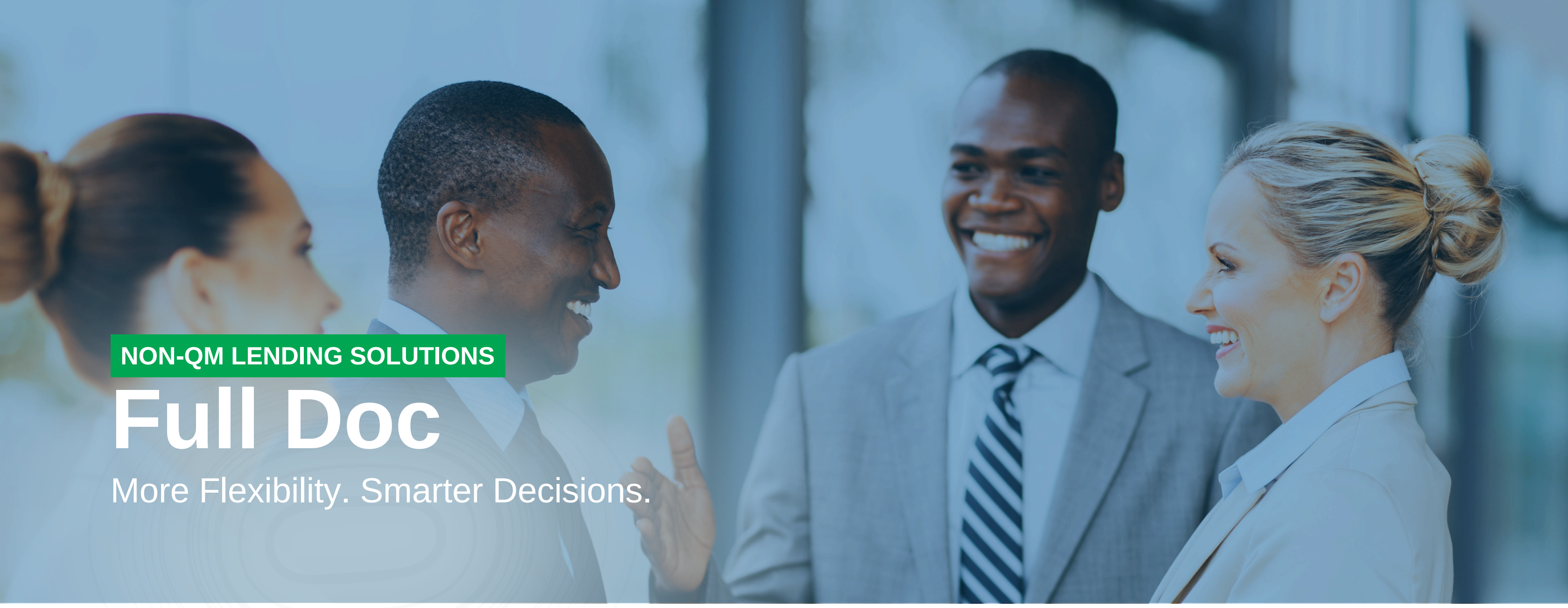

NON-QM LENDING SOLUTIONS

Full Doc

More Flexibility. Smarter Decisions.

With our Non-QM Full Doc, there's no automated system calling the shots. Our underwriters evaluate every file on its own merits - which means more approvals, fewer frustrating turn-downs, and deals that actually close. The results speak for themselves: strong closing rates and high borrower satisfaction.

Ready to discuss your scenario? We're here, reach out anytime.

Highlights

- DTI up to 55%*
- Down to 600 FICO
- Loan Amount up to 4MM (min loan amount 125K)
- LTV up to 90% purchase
- LTV up to 85% Rate/Term and 80% Cash-Out
- NO PMI
- Primary, NOO/Investment, and Second Homes
- Interest Only Options

Benefits of Full Doc vs Agency

- Larger Loan Amounts
- Higher DTI threshold
- More flexible Reserves than AUS (cash-out can be utilized)
- 12-month income options (or 24 months)
- More flexible credit events
- More flexible mortgage lates
- Add non-traditional income!
- Combine with Assets for more income (60-month depletion)
- Agency like competitive rate-stack
- Gift funds allowed (even on investment properties) – up to 100% with no borrower minimum contribution