

Non-QM Product Suite

Investment Achiever *DSCR*

- 640+ FICO Credit Score
- Residential Multi-Unit (1-10 Units)
- Mixed Use Multi-Unit (5-10 Units)
- Cash Out Refi to 75% LTV
- I/O Qualifies on ITIA
- Minimum DSCR of 0.75
- No Ratio Now Accepted
- No Income or Employment Required
- Close in Business Entity or Individual
- Entity Closing = No Credit Reporting

Credit Achiever *Expanded Credit*

- 620+ FICO, up to 75% LTV
- 660+ FICO, up to 80% LTV
- 700+ FICO, up to 85% LTV
- C/O Allowed as Reserves
- 30- & 40-Year I/O Terms
- DTI up to 50%
- Max Loan Amount \$2,000,000
- Multi-unit Financing Allowed
- Up to 20 Acres Allowed (Non-Ag)
- Standard & Alt Doc Qualification

Asset Achiever *Asset Depletion*

- 660+ FICO Credit Score
- Purchase up to 90% LTV
- R/T & Cash-Out Refi up to 80% LTV
- 30- & 40-Year I/O Terms
- DTI up to 50%
- Max Loan Amount \$3,000,000
- Stand Alone Qualifying OK
- Retirement Age NOT Required
- 84 Month Asset Utilization Factor
- 2-4 Unit & Condotels Available

Income Achiever *Alt Doc Qualification*

- 660+ FICO Credit Score
- 90% Max LTV
- C/O Allowed as Reserves
- 30- & 40-Year I/O Terms
- DTI up to 50%
- Max Loan Amount \$3,000,000
- 12-24 Month Bank Statement Qualifying
- P/L, 1099, WVOE Qualifying
- Multiple Income Source Qualifying
- Comingled Income OK

Prime Jumbo *Standard Jumbo*

- 680+ FICO Credit Score
- 85% Max LTV
- C/O Refi up to 80% LTV
- DTI up to 43%
- Max Loan Amount \$3,000,000
- Full Doc Qualifying
- 1-4 Units Allowed
- Purchase, R/T, & Cash-Out Refi
- Primary, 2nd Home, & Investment
- Fixed & ARM Terms Available

Contact

