

NON-QM LOANS

WHAT THEY ARE:

non-qm loans are an alternative option for borrowers who don't qualify for a typical mortgage loan

WHY THEY'RE GREAT:

qualifies borrowers for a loan using alternative documentation instead of tax returns or income verification



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BANK STATEMENT

WHO IT'S FOR	self-employed borrowers
QUALIFY WITH	last 12 - 24 months of business bank statements
HOW IT WORKS	qualifying income is 50% of total business bank deposits
PRODUCT SPECS	90% loan to value / \$4m max

INVESTOR CASH FLOW

WHO IT'S FOR	real estate investors
QUALIFY WITH	subject property's projected rental income
HOW IT WORKS	rent income needs to be more than the monthly payment
PRODUCT SPECS	80% loan to value / \$4m max

ASSET QUALIFIER

WHO IT'S FOR	those with sizable liquid assets
QUALIFY WITH	assets instead of income
HOW IT WORKS	assets need to be more than 60x the monthly payment (assets - loan + closing costs)
PRODUCT SPECS	90% loan to value / \$4m max