

Non-QM Loans



WHO WE HELP...

- **Self Employed or 1099 Borrowers**

All of our programs are available using Profit & Loss statements *Only* and Personal or Business Bank statements.

- **ITIN Borrowers**

All income methods, All programs! We will originate loans up to 85% LTV and a 55% DTI.

- **Borrowers with a Recent Credit Event**

Previous bankruptcy, foreclosure, short sale and modifications are ok. No seasoning required! (Does not apply to all programs)

HOW THEY CAN QUALIFY...

Profit & Loss ● Bank Statement ● Asset Depletion ● Ready Asset ● Full Documentation

WHAT WE OFFER YOU & YOUR CLIENTS...

- Higher debt ratios up to 55%
- Flexible underwriting guidelines
- Expert Non-QM mortgage professionals
- Gift funds allowed
- 12 Months Income documentation; All Programs