

## When a traditional mortgage won't work, we can help!

Non-QM loans provide alternative financing for your clients that fall outside of tradional mortage guidelines for a multitude of reasons including:

- Clients with an SSN or ITIN (Tax ID)
- Self-employed, gig workers, independent contractors
- W2 employees
- Retirees or high net worth individuals who want to use liquid assets to qualify
- Purchasing a unique property like a non-warrantable condo or vacant land
- Has less than perfect credit
- Can't qualify for traditional home financing