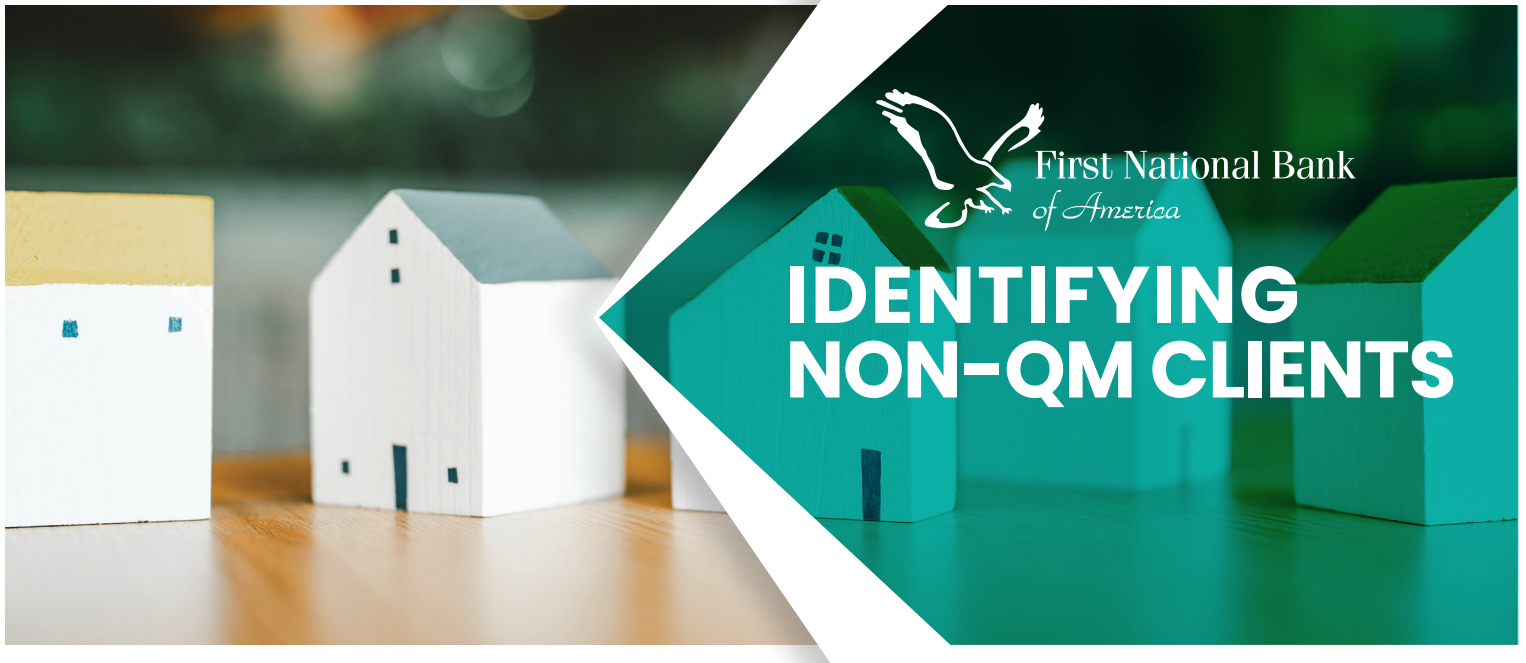




## When a traditional mortgage won't work, we can help!

Non-QM loans provide alternative financing for your clients that fall outside of traditional mortgage 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