

PROGRAM HIGHLIGHTS

Portfolio Select/Alt-A

- Up To 90% LTV With No MI
- 2 Years Seasoning Foreclosure, Short Sale, BK, DIL
- Loans Up To \$2 million (Minimum Loan \$75,000)
- Credit Scores Down To 620
- Cash Out For Reserves OK
- Gift Funds Allowed
- DTI Up To 50% Considered
- Owner-Occupied, 2nd Homes, Investment Properties
- Interest Only Program Available
- 5/1 ARM Or 30-Year Fixed
- No Pre-Payment Penalty For Owner-Occ And 2nd Homes
- SFRs, Townhomes, Condos, 2-4 Units
- Seller Concessions To 6% (2% For Investment)
- Non-Warrantable Condos Considered
- Up To 100% Investor Concentration Allowed

Bank Statement (Personal or Business)

- No Tax Returns/Transcripts Required
- 12 Months Personal Bank Statements Now Available
- 24 Months Bank Statements (Personal Or Business)
- Loans Up To \$2 million (Min Loan Amount \$150,000)
- Credit Scores Down To 620
- Personal To 90% LTV (No MI), Business To 80% LTV
- DTI Above 35/43 Considered With 660+ Credit Score
- Owner-Occupied, 2nd Homes, Investment Properties
- 2 Years Seasoning Foreclosure, Short Sale, BK, DIL
- Non-Warrantable Condos Considered
- 5/1 ARM Or 30-Year Fixed
- Gift Funds Allowed
- No Pre-Payment Penalty For Owner-Occ And 2nd Homes
- SFRs, Townhomes, Condos, 2-4 Units
- Seller Concessions To 6% (2% For Investment)

Non-Prime/Recent Housing Event

- 1 Day Out Of Foreclosure, Short Sale, BK, DIL
- Loans Up To \$1 Million (Over \$1M Case By Case)
- Credit Scores Down To 500 (Including Jumbo Loans)
- Up To 85% LTV With No MI
- Mortgage Lates Are OK
- 100% Gift Funds Allowed
- DTI Up To 50% Considered
- Owner-Occupied, 2nd Homes, Investment Properties
- 5/1 ARM Or 30-Year Fixed
- No Pre-Payment For Owner-Occupied & 2nd Homes
- No Active Tradelines OK With Housing History
- SFRs, Townhomes, Condos, 2-4 Units
- Seller Concessions To 6% (2% For Investment)
- Non-Warrantable Condos Considered
- Up To 100% Investor Concentration Allowed

Investor Cash Flow

- No Personal Income Used To Qualify
- Qualification Based On Property Cash Flow
- 2 Years Seasoning Foreclosure, Short Sale, BK, DIL
- Credit Scores Down To 660
- Up To 75% LTV (Up To 80% NOO On Other Programs)
- No DTI Restrictions
- 5/1 ARM Or 30-Year Fixed
- Must Have Housing History And Own A Primary Home
- SFRs, Townhomes, Condos, 2-4 Units
- No Limit On Number Of Properties Financed
- Loans Up To \$1 Million (Minimum \$75,000)
- Seller Concessions To 2%

Foreign National

- Up To 75% LTV (Purchase Or Refinance)
- No US Credit Required
- 12 Months Reserves Required
- Reserves Can Remain In Foreign Account
- DTI Up To 50% Considered
- Fewer Country Restrictions
- No SSN Or ITIN Required
- SFRs, Townhomes, Condos, 2-4 Units
- Non-Warrantable Condos Considered
- ARM Or 30-Year Fixed
- Loans Up To \$750,000 (Higher Amounts Case By Case)
- Minimum Loan Amount Down To \$75,000

RICHARD SCHOLTZ - NLMS # 104756

Email - IMSLLC@LIVE.COM Cell 206-800-7171