

SPEED, EASE AND CONVENIENCE



PROGRAM HIGHLIGHTS

PRIME

- Rates start at 3.75%
- Can Use Business Bank Statements to qualify
- Borrower-Prepared P & L or 3rd party expense factor accepted
- Loan Amounts to \$2.5M
- 25% minimum ownership for self-employed
- 90% LTV available to \$1.5M including Rate & Term
- Asset program to qualify
- Jumbo Loans with scores down to 660
- Interest Only program available to 85%LTV

CORE

- Alternative Income Documentation down to 500 FICO's
- NO Reserves to 85% LTV under \$1M loan amount
- 12 month cash flow program (1 yr. minimum self-employed)
- Recent foreclosure, bankruptcy, short sale, deed-in-lieu accepted
- Borrower prepared P & L or 3rd party expense factor accepted
- 90% LTV with no MI
- Cash out may be used for reserves
- Multiple streams of income and alternative income documentation available
 - 2 or more separate self-employed businesses
 - Lease agreements in lieu of Schedule E's
 - Asset assist- assets may be used for income qualification
- Short-term rental program
- Non-warrantable Condo program
- Lease option- use appraised value
- Non-permanent resident alien program
- Interest Only program available

INVESTOR FULL/ALT DOC

- Scores down to 540
- 6 months property seasoning to use appraised value
- Up to 20 properties owned
- Bank Statement programs to qualify
- Lease agreements in Lieu of Schedule E
- Interest Only program available
- No Reserves under \$1M loan amount

INVESTOR DSCR

- Qualify lease only
- DSCR less than 1.0 Available
- 6 months property seasoning to use appraised value
- Non-TRID
- Fast Closing
- Interest Only program available
- Up to 20 properties owned
- 5 loans for one borrower with HomeXpress

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