



FHA LOANS

FHA STREAMLINE

- No appraisal or income documentation required
- Must have made at least 6 payments on your FHA mortgage
- To qualify; you are required to be current on your monthly loan payments

FHA HIGH BALANCE DOWN PAYMENT FROM 3.5%

- Loan amount up to \$1,089,300 depending on home location
- Primary residence, second home and investment property
- Condo financing available

FHA DOWN PAYMENT FROM 3.5%

- Flexible credit score requirements
- Fixed or adjustable rates, 15 or 30-year terms available

YES TO FOREIGN NATIONALS

PURCHASE

REFINANCE

INVESTMENT ONLY

FOREIGN NATIONAL FULL DOC

- Up to 75% CLTV
- CPA Letter last 2Y and YTD
- 1 Bank reference letter

FOREIGN NATIONAL FULL DOC

- Up to 70% CLTV
- DSCR as low as 0 (minimum FICO 680)
- Ownership of any property within the past 24 months

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- No score or minimum FICO 660
- Loan amount up to \$2,000,000
- Cash-out allowed
- Overseas assets allowed as reserves
- No need to transfer assets prior to closing
- Gift funds allowed
- Numerous visa types eligible
- Closing in LLC
- RON, Embassy closings available

INCOME TYPES

Mortgage Solutions for EVERY Business Owner

FULL DOC PRIME JUMBO

- 15 & 30 year fixed up to \$2.5 million
- Cash-out up to 75% HCLTV
- DU approve/ineligible
- No mortgage insurance required
- Primary, second home purchase, rate & term refinance and cash-out refinance
- Delayed financing is available up to 180 days
- No overlays on reserves, credit and trade-lines as per DU
- Income as per DU

FULL DOC NON-QM

- Loan amount up to \$4 million
- Max cash-on-hand \$1 million, no limit for CLTV <55%
- DTI up to 55%
- 30 & 40 year fixed, 5/6 & 6/7 ARM
- Traditional income
- 2Y credit event allowed
- Super prime & prime programs
- Condos up to 90% CLTV
- Condotels up to 75% CLTV
- NY up to 90% CLTV

12/24 MONTH BANK STATEMENTS

- Loan amount up to \$4 million
- Max cash-on-hand \$1 million, no limit for CLTV <55%
- 30 & 40 year fixed, 5/6 & 6/7 ARM
- 3 months reserves
- Gift funds for reserves allowed
- Mortgage history 0x60x12
- 12 months from bankruptcy or foreclosure
- Condos up to 90% CLTV
- Condotels allowed

DSCR

- Loan amount up to \$3 million
- Max cash-on-hand \$1 million, no limit for CLTV <55%
- 30 & 40 year fixed, 5/6 & 6/7 ARM
- No income or employment verification
- DSCR as low as 0 (min. FICO 680)
- Eligible for non-perm residents
- Available for foreign national
- 1-4 units, condotels allowed
- Mixed-use and multi-family (5-8 units) allowed
- Gift funds allowed
- Min. borrower contribution is 20%

PRIME JUMBO

- Loan amount up to \$2 million
- Cash-out allowed
- DSCR available under FN DSCR program
- CPA letter last 2Y & YTD
- 1 bank reference letter
- Overseas assets allowed as reserves
- Gift funds allowed

WVOE/1099

- Loan amount up to \$4 million
- Max DTI 55%
- Cash-out available
- Completed FNMA form 1005 for 2-year history with the same employer
- Super prime & prime programs

1Y & 2Y P&L ONLY

- Max DTI 55%
- Loan amount up to \$4 million
- Max cash-on-hand \$1 million, no limit for CLTV <55%
- P&L by licensed CPA, enrolled tax agent, or licensed tax preparer
- No bank statement required
- Super prime & prime programs

ASSET UTILIZATION

- Cash-out up to 80% CLTV
- Savings and checking at 100%
- Securities at 100%
- Retirement at 70%
- Income calculation – all eligible assets divided by 60
- Super prime & prime programs

PROGRAMS

Mortgage Solutions for EVERY Business Owner

PRIME JUMBO

- 15 & 30 year fixed up to \$2.5 million
- Cash-out up to 75% HCLTV
- Manual UW for over \$2 million
- DU approve/ineligible
- No mortgage insurance required
- Primary, second home and investment properties are allowed
- Purchase, rate & term refinance and cash-out refinance
- Delayed financing is available for 180 days
- No overlays on reserves, credit, and tradelines as per DU
- Income as per DU

SUPER PRIME

- Up to 90% HCLTV
- Loan amount up to \$4 million
- Max cash-on-hand \$1 million, no limit for CLTV <55%
- 30 & 40 year fixed, 5/6 & 6/7 ARM
- DTI up to 55%
- 1Y & 2Y full doc, 12 & 24 bank statement
- 1Y & 2Y CPA, P&L, asset utilization, WVOE, 1099
- 3 months reserves
- Gift funds for reserves allowed
- Minimum borrower contribution is 5% for OO, 20% for NOO
- 24 Months out of credit event
- Condos/NY up to 90% CLTV
- Condotels allowed

PRIME

- Loan amount up to \$1.5 million
- 30 & 40 year fixed, 5/6 & 6/7 ARMs and interest only
- Primary, second home and investment properties are allowed
- Purchase, refinance and cash-out refinance
- 12 months out of credit event
- 3 months reserves
- Gift funds for reserves allowed
- Minimum borrower contribution is 5% for OO, 20% for NOO
- Delayed financing is available up to 180 days
- Limited tradelines OK
- Non-permanent residents allowed
- Temporary rate buydowns available

DSCR

- Loan amount up to \$3 million
- Max. cash-on-hand \$1 million, no-limit for CLTV <55%
- 40 & 30 year fixed, 5/6 & 6/7 ARM
- No income or employment verification
- DSCR as low as 0 (min. FICO 680)
- Eligible for non-perm residents
- Available for foreign national
- 1-4 units, condotels allowed
- Mixed-use and multi-family (5-8 units) allowed
- Gift funds allowed
- Min. borrower contribution is 20%

FOREIGN NATIONAL

- Loan amount up to \$2 million
- Cash-out allowed
- DSCR as low as 0 (min. FICO 680)
- CPA letter last 2Y & YTD
- 1 Bank reference letter
- Overseas assets allowed as reserves
- Gift funds allowed

BRIDGE

- Interest only
- No income on 1003
- Foreign national allowed
- Refer to guidelines and matrix for prepayment penalty
- Fast closing
- No asset seasoning
- Eligible for non-permanent residents



CONVENTIONAL LOAN

Low cost loan for borrowers with good credit

DOWN PAYMENT FROM 3%

PROGRAM HIGHLIGHTS

- The loan limit is \$726,200
- DTI is determined by AUS
- Wide range of down payment options
- Fixed or adjustable rates for primary, second homes and investment properties
- No mortgage insurance with at least 20% down payment
- Temporary rate buydowns available



CREDIT
SCORE