



## Resources

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## theLender is proud to introduce our new Non QM Program Series

We have always set out to make a huge impact for our partners so they can grow their business but this time we really outdid ourselves. Our NON-QM products are truly a work of art and we believe it offers everything needed in the current NON-QM space and then some. Combine that with our state of the art technology and everyone wins. Take a look for yourself, we promise you won't be disappointed.



## Asset Qualifier:

**For those sitting stacks of cash looking to push their savings to work**

- Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance.
- Qualifying income based upon Total Assets Eligible for Depletion, less down payment, less out of pocket closing costs, less required reserves, divided by 84.
- Maximum DTI 43%. Rental Income
- Rental properties are calculated based on 75% of lease less PITIA to determine impact on debt service.



## Bank Statement Qualifier:

**For those who are self-employed and looking to own a home**

- Personal and Business Bank Statements allowed
- 12 month and 24 month Bank Statement options
- Max LTV (purchase only)
- Up to 90% on Non QHEM Plus
- Up to 85% on standard Non QHEM
- 2nd Home and Investment properties up to 80% LTV
- Loan amounts up to \$4MM
- Non-Warrantable Condos allowed
- DTI up to 55%
- Credit scores down to 600
- Recent Credit Events Allowed
- 7/6 and 10/6 ARM, 30, and 40 yr I/O option not fixed
- Multiple financed properties allowed



# 1 Page Bank Statement

## Results without all the BS (Bank Statements, that is!)

- Page 1 of the Business Bank Statement reflecting the company on the P&L
- Qualify off the P&L only: nothing more, nothing less 12 or 24 month P&L OK
- Purchase LTV's up to 90%
- Cash-Out LTV's up to 80%
- Loan Amounts up to \$4MM
- DTI up to 50%
- 50% business ownership required

## Full Doc Qualifier:

For those who file income the traditional way looking to expand their loan qualifications

- DTI up to 55%
- Credit scores down to 600
- Recent credit events allowed
- All occupancy types allowed
- 7/6 and 10/6 ARM, 30, and 40 yr I/O option not fixed
- Multiple financed properties allowed
- Max LTV (purchase only)
- Up to 90% on Non QHEM Plus
- Up to 85% on standard Non QHEM
- Non-Warrantable Condos allowed
- Loan amounts up to \$4MM

## Gig Qualifier:

**For those independent contractors & freelance workers that are paid like a business owner, but may not own a business**

- Multiple 1099 qualification options
- Apply a 25% expense factor to all eligible gross receipts.
- Profit and Loss Statement
- CPA Letter for Expense Ratio
- DTI up to 55%
- Credit scores as low as 600
- Recent credit events allowed
- All occupancy types allowed
- 7/6 and 10/6 ARM, 30, and 40 FRM
- Multiple financed properties allowed
- Loan amounts up to \$4MM

## Foreign National:

**For Foreign Nationals looking to purchase or refinance a second home.**

- Foreign or US credit with 680+ FICO allowed
- 2nd home and Investment properties only
- Standard 2 years income docs for wage earner or self employed
- Asset Utilization allowed
- 50% DTI allowed
- Purchase – Up to 75% LTV
- Rate/Term and Cash-out Refinances – Up to 70% LTV
- Loan Amounts up to \$2,000,000
- First-time Homebuyers allowed
- Unleased Properties allowed
- Condotel's allowed
- Up to 20 acres allowed

## NonQM Premier:

Take advantage of our newest NonQM program which gives better rates than ever before.

### Introducing

- Min Fico 700
- Max LTV 80%
- Max Loan Amount \$2mm
- Available doc types
  - Full doc – 1 & 2 year
  - 12 & 24 bank statement – Business & Personal
  - WVOE
  - 1099
  - No P&L or Asset Utilization
- Unlimited Cash-Out to max LTV's





# About Us

Created by a group of proven industry leaders who recently founded one of the largest and fastest growing Wholesale mortgage companies in the USA, theLender was created to make a difference.

# Quick Links

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