

JUMBO NON-QM

Qualify with Full Doc or Bank Statements

LTV

Max 90% Purchase
Max 90% Refinance

FICO

Min 575

AMOUNT

Up to \$4M
Down to \$100K

RESERVES

Not required \leq 75% LTV

PROGRAM DETAILS

- I/O available with a 650+ FICO
- Cash out available with no max cash in hand depending on LTV
- Full Doc Bank Statement, 1099 Only, and P&L programs available
- Cash out proceeds can be used for reserves
- Can use transferred appraisals
- Higher Loan amounts available case-by-case

OPTIMAL
MORTGAGE
LENDING
SOLUTIONS

