

NON-QM NICHE

Specialized products from the leading private mortgage lender

LTV

See "Program Overview"

FICO

Min 575

AMOUNT

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

RESERVES

Not required \leq 75%

PROGRAM DETAILS

- **Condotels:** Max LTV 70% Purchase, 65% Refi
- **Adult Care Facilities:** Max LTV 75% Purchase, 70% Refi / Min 600 FICO
- **Manufactured Homes:** Double wide and permanently affixed to foundation / 1976 or newer / Max LTV 70% Purchase
- **Short-Term Rentals:** Max LTV 75% Purchase, 70% Refi / Can use STR comps on 1007
- **3-4 Units:** Max LTV 85% LTV Purchase, 85% Refi / -0.125% off rates
- **Scores Down to 575:** Recent Bankruptcy OK / Full Doc only / Bank Statements case-by-case with 0x30 on mortgage
- **Loan Amounts \$4-10M:** Max LTV 60% Purchase, 55% Refi / Case-by-case approvals / Contact your Account Executive

