

# Yes We CAN with Our Niche Offerings

- **Max Loan Amounts:**
  - Non-QM Loan Amounts Up to \$5M
  - Jumbo Loan Amounts Up to \$3.5M
- **Purchase:**
  - 10% Down Payment on Loan Amounts to \$1.5M
- **Wide Variety of Alternative Income Documentation:**
  - Bank Statements, CPA Gross Receipts, CPA P&L, 1099, Asset Depletion, Real Estate Flipper, IRA Distribution, Departure Property Options and Short-Term Rentals
- **Bank Statements Loans:**
  - 12 or 24 month with standard 50% expense ratio
  - CPA Letter or P&L as Low as 10% Expense Ratio
- **Asset Depletion:**
  - Available on Qualified Assets
    - Checking, Savings & Money Market Accounts
    - Stocks, Bonds & Mutual Funds
    - Retirement Funds
  - Income = Assets/84 Months
- **IRA Distribution:**
  - No Minimum Age Requirements
  - IRA Balance Must Support 36 Month Continuance
- **Departure Property:**
  - Exclude PITI with Pending Sale or,
  - Use Positive Income from Newly Rented Departure Property or,
  - Offset PITI Without Tenants
- **Delayed Financing** – Hard money loan purchases
- **Debt Service Coverage Ratio (DSCR):**
  - Qualify Using Rental Property Cash Flow
  - Unlimited Properties Owned
  - Cash Out Available
  - Short and Long Term Rentals Allowed
  - 1-4 Units & Foreign Nationals
- **Jumbo:**
  - 20% Down Payment on Loan Amounts to \$3M
  - Interest Only and Buydown Options
- **ITIN Loans:**
  - Non-US Citizens with Individual Taxpayer Identification Number
  - 20% Down Payment on Loan Amounts to \$1.5M
  - Available on All Income Types
- **2-1 Buydown:**
  - Available on Jumbo and Non-QM
  - Primary Residences Only
- **Graduated Payment Mortgage on Non-QM**
  - Lowest Monthly Payment Options!
- **40-Year Loan Terms:**
  - 40-Year Fully Amortizing
  - 40-Year Interest Only with First 10 years IO
- **Closed End Seconds:**
  - Full Doc or 1 year tax returns
- **ADU Income Allowed** – Must be a legal ADU & Primary Residence

