



Non-QM DSCR

PROGRAM HIGHLIGHTS

- 75% LTV for Purchase, Rate & Term Refi
- 70% LTV for Cash-Out
- No Ratio to 60% LTV
- Loan amounts to \$3,000,000
- Down to 620 FICO
- Non-Warrantable Condos OK

- Investment Properties only
- No Limit on Financed Properties
- · Gift funds allowed
- Short term rentals! Airbnb, VRBO, Purchase, Rate & Term Refi, Cash Out
- 15, 30 and 40-year fixed terms, Non-Standard Terms Available

Reach more clients by lending on non-warrantable condos.

There are many reasons why a condo may be classified as non-warrantable. One of the main reasons is it isn't classified to receive a conventional or government-backed mortgage, therefore a Non-QM loan may be a good solution.

Non-Standard Terms excluded on: Closed-End Seconds, DPA, and Non-QM 40-year term.

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