



# Reach More Clients with our **NON-QM DEBT CONSOLIDATION PROGRAM!**

Get more clients in the door and provide a Cash-Out  
Option with Non-QM Debt Consolidation.

## PROGRAM HIGHLIGHTS

- Mortgage and non-mortgage debts (including delinquent taxes) are paid off and total monthly revolving and installment debt payments are lowered by at least 10%
- Closing Costs recouped in monthly payment savings within 60 months
- Cash in hand may not exceed \$5,000 or 2% of the loan balance, whichever is lower
- The closing document must reflect the paid off debts
- Reserves reduced to 1 month PITIA when all above requirements are met

*Note: Investment & Business Purpose Non-TRID Loans Ineligible. Follows the Rate/Term LTVs on our Non-QM Matrix.*

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