Non-QM Loan Program

Non-QM loans, or non-qualified mortgages, are any loans that do not meet the criteria for a qualified mortgage. These loans are beneficial for buyers who have been denied **a conventional or government-insured loan.**

- Full or Alt Doc
- 12- to 24-Months Bank Statements
- Loan Amounts to $3M
- 90% LTV on PM, M-90% LTV on Refis (No MI)
- Interest-Only Payment Options Available
- Recent Bankruptcy
- LLC Borrowers
- Asset Utilization
- DSCR - Cash Flow on Subject Property Only
- Investors - No Max Number of Properties Owned
- Asset Depletion Programs
- FICO Scores Down to 620
- Foreign Nationals (Max 70% LTV)
- Non-Warrantable Condos
- Hobby Farms
- Cash-Out Investor Loans
- 12- to 24-Months Bank Statements (Self-Employed)
- Loan Amount up to $5M (Higher in Some Cases)
- Fixed-Rate Mortgage (10-30 Year Terms)
- Adjustable-Rate Mortgages (ARMs) 5/1, 7/1 and 10/1 Renovation

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