

A great solution for the Agency Fallout borrower - Non-QM Self-Employed, or ITIN. Full and alternative doc accepted.

LTV up to $85 \%$

- DTI up to $55 \%$
- 12 Months Income Documentation
- ITIN, Self-Employed and Non-QM
- Rates starting in the 5's
- Single Family Owner Occupied, 2nd Home, Condo and

Townhomes (No Highrises)

- Ready Asset (NIVA) Allowed
- Cash-Out Refinance Available (Up to 75\% LTV. Not available in TX)
- Gift Funds Allowed
- Other Program Requirements Apply

Exposure limits and Property loans are subject to investor and business credit approval, appraisal and geographic location of the property and other underwriting criteria. Loan amount, options, and rates vary depending upon loan type, LTV, verification of application information and other risk-based factors. Application fees, closing costs and other fees may apply. Each loan is subject to property approval under the lender's terms and conditions. Each property has an individual secured loan. Property loan pricing, leverage and required reserves will be determined based upon experience. 1. Mid-Construction transactions have specific requirements in addition to the requirements applicable to all new construction loans. 2. Condos will be allowed on a case-by-case basis. Product offered through accredited and licensed commercial lenders Product not offered in all states.

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