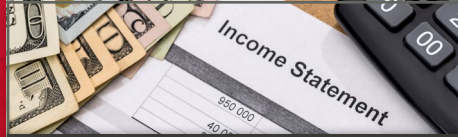


OUR NON-QM PROGRAMS



ATR-IN-FULL

- Qualify with enough liquid assets to cover the loan balance
- Borrower does not have to pay to be currently employed
- Any Occupancy



12^{MO.} BANK STATEMENT

- Qualify with 100% on personal account deposits and 50% on business deposits (12 consecutive months)
- Self-Employed and 1099 Borrowers



DSCR

Debt Service Coverage Ratio

- Max LTV 80%
- Non-Owner Occupied only
- No income verification
- Minimum DSCR 0.8:1.0



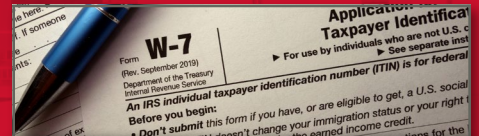
FOREIGN NATIONAL

- Letter of good standing with current financial institution or international credit report.
- No income verification, No reserves
- Qualify on DSCR
- 5yr / 7yr ARM & 30-year Fixed



INTEREST ONLY

- Interest Only program offers loan amounts up to \$3M
- O/O qualify off first principal and interest payment
- N/O/O DSCR qualify off I/O payment



ITIN

Individual Taxpayer Identification Number

- Valid U.S. Government issued ID
- Full Doc or DSCR
- 80% Max LTV Purchase
- 75% Max LTV Refinance

COMPANY
LOGO

