

DOES A NON-QM LOAN WORK FOR YOU?

WHAT IS IT? HOW DOES IT WORK?

As a mortgage broker, I have access to a diverse range of Non-QM mortgage products that allow you to qualify using different representations of your reliability as a borrower. Such differences include bank statements, rental income, your liquid assets, or your credit history.

Whether you are a new or experienced real estate investor or a hopeful first-time homebuyer, Non-QM mortgage options can help you finance your purchase.

Benefits of Non-QM Mortgages:

- Greater underwriting flexibility
- No personal income calculations are required
- No job history is required (in some cases)
- As little as 10% down required
- No reserves required (in some cases)
- Credit scores as low as 600 allowed
- Low debt-service-coverage ratio (DSCR) on investment properties
- Counting rental income (including Airbnb & VRBO)

Non-QM Products Available:

- Bank Statement Loans
- Asset-Based Loans
- DSCR Loans

Non-QM Details:

- All occupancies available
- Cash-out available
- Max loan amounts up to \$3 Million (depending on LTV/CLTV & FICO)

This information is not intended to be an indication of loan qualification, loan approval or a commitment to lend. Loans are subject to credit and property approval. Other limitations apply. Rates, terms and availability of programs are subject to change without notice.

Do you qualify for a Non-QM Loan?
Contact me today to structure your loan!

