

NON-QM PROGRAMS

- 30 & 40 Year Fixed or 5 & 7 year ARMS
- Non-Permanent Residents and ITIN borrowers allowed
- Programs available for borrowers with no credit
- Gift Funds are allowed • LLCs and Corporations allowed
- No income check for Investment properties

P&L

- FICO 580
- Up to 90% CLTV
- DTI up to 55%
- 1Y & 2Y P&L by Licensed CPA or tax preparer

12/24 Bank STMTs

- FICO 580
- Up to 90% CLTV
- DTI up to 55%
- 12/24 Bank Statements
- 12 months from bankruptcy or foreclosure

1099

- FICO 580
- Up to 80% w WVOE
- Up to 85% for 1099
- DTI up to 55%

Asset Utilization

- FICO 580
- Up to 80% CLTV
- DTI up to 55%
- Bank statements, 401ks, brokerage accounts, etc.

WVOE

- FICO > 580 up to 80% CLTV
- DTI up to 55%
- Fannie Form for 2 year history with the same employer

DSCR

- Min. FICO 620
- Up to 80% CLTV
- No Income, No employment
- DSCR as low as 0
- Cash Out Proceeds may be used for reserves
- Condotels allowed
- First time investors allowed

*Get started today with a
Free Home Loan Pre-Approval*

CALL CONTOUR MORTGAGE FOR ALL OF YOUR HOME FINANCING NEEDS!



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