



Real Estate or Die

NON-QM

Product Highlights

NonQM Prime

- Minimum FICO 640
- Non-Warrantable Condos Allowed
- Alternate Income Documentation Available

NonQM Plus

- Minimum FICO 660
- Purchase up to 90% LTV
- Max Cash-Out: > 60% LTV \$750K, < 60% LTV Unlimited

NonQM Supreme

- Minimum FICO 680
- Loan Amounts up to \$3.5MM
- Interest-Only Available
- First-Time Homebuyers Permitted

NonQM DSCR

- Minimum FICO 640
- DSCR No Ratio Options Available
- Vrbo and Airbnb Allowed

NonQM DSCR Plus

- Minimum FICO 660
- 5/6 ARM Available
- Low and No Ratio Options Available

ITIN

- Minimum FICO 660
- Purchase up to 80% LTV
- Loan Amounts up to \$1.5MM

NonQM Flex

- Minimum FICO 620
- Up to 85% LTV Purchase/R&T
- 5/6 ARM Available

NonQM Flex Plus

- Minimum FICO 620
- Loan Amounts up to \$3.0MM
- 40-Year Terms Available

Foreign National

- Minimum FICO 700 or Foreign Credit
- DSCR Available
- First-Time Investor Allowed