PMG Program Matrix –Oct 8, 2025

Non-QM ITIN Home Loan Programs

Program	**Prime 80 30-Year Fixed**	**Alt-A 30-Year Fixed**	**Near Miss 30-Year Fixed**	**Alt 90 30-Year Fixed**
FICO / LTV / DTI	Min 660 Max 80% LTV Max 45% DTI	Min 680–700 Max 85% LTV MAX DTI 60% w/Comps	Min 660 No Score = 659 Max 85% LTV (Purchase/RT); 70% (Cash-Out); Max 60% DTI	Min 660 No Score = 660 *620+ as Exception w/ Comps* Max 90% LTV; **Max 37% DTI** Houston requires 680+
Loan Amounts	$100,000 – $1,500,000	$100,000 – $1,500,000	$100,000 – $1,500,000	$100,000 – **$350,000**
Transactions	Purchase, RT Refi (No TXA6)	Purchase, RT Refi (No TX A6)	Purchase, RT Refi (No TX A6)	Purchase, RT Refi (No TX A6)
Eligibility	US Citizens, ITIN	US Citizens, ITIN, PR, NPA	US Citizens, ITIN, PR, NPA	ITIN Only
Documentation Requirements	Full Doc, Bank Stmts, 1099	Full Doc, 12mo Bank Stmts, CPA P&L	Full Doc, 12mo Bank Stmts, Limited P&L, Asset Depletion	Full Doc, 12mo Bank Stmts, 1099, CPA P&L
Occupancy	Primary, 2nd, Investor	Primary, 2nd, Investor	Primary, 2nd, Investor	Primary only
Property Types	SFR, PUD, Warrantable Condo, 2–4 Units	SFR, PUD, Warrantable & Non-Warrantable Condo*, 2–4 Units	SFR, PUD, Warrantable & Non-Warrantable Condo*, 2–4 Units, Barndo 80% LTV & 20 YR, Vacant Land 65% LTV & 20 YR, Manu: Single 75% LTV & 15 Yr, Manu: Double 80% LTV & 20 yr	SFR (preferred 3 bed/2 bath)
Seller Contributions	6%	6%	6%	6%
Payment / Housing History	0×30×12	0×30×12	0×30×12 BK/FC/SS/DIL ≥ 48mo	0×30×24
Reserves	6 months PITIA	6 months PITIA	3–6 months PITIA	3 months PITIA
Amortization Terms	30 Yr Fixed, ARMs	30 Yr Fixed	30 Yr Fixed (see above)	30 Yr Fixed
Funding Structure	Origination Fee HCML compliant; $100 setup No PPP, NO IO	Origination Fee HCML compliant; $100 setup No PPP, NO IO	Origination Fee HCML compliant; $100 setup No PPP, NO IO	Origination Fee HCML compliant; $250 setup No PPP, NO IO

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