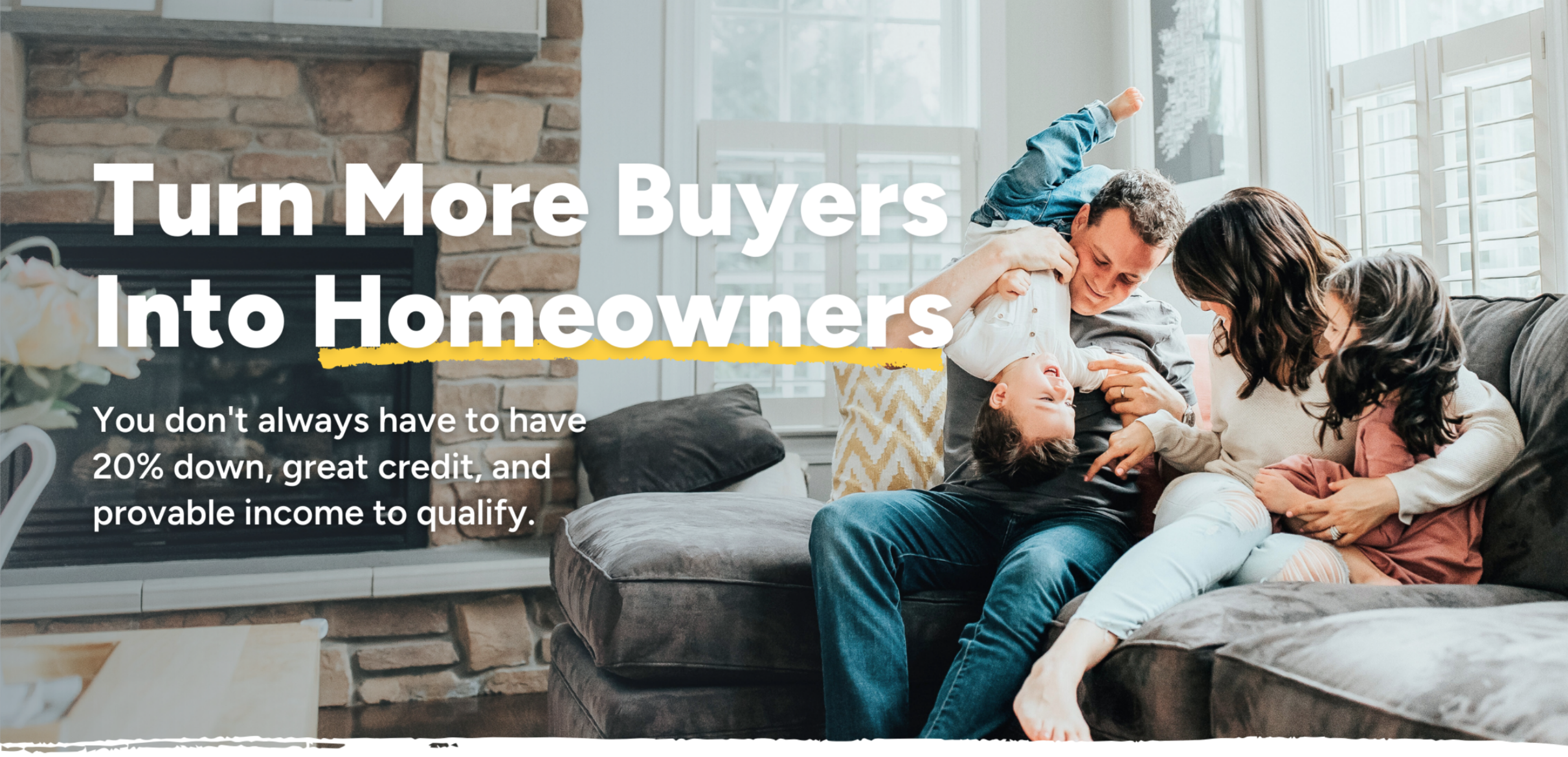

Turn More Buyers Into Homeowners

You don't always have to have 20% down, great credit, and provable income to qualify.

Our **Non-QM and DSCR** loan solutions are **designed for today's buyers** - self-employed, investors, or those who don't fit the standard box. With higher loan amounts, flexible documentation, and options for unique property types, we can help find options that may fit self-employed borrowers and investors who meet program guidelines. **When your buyers win, you do too.**

Guideline *Highlights*

NON-QM

- Qualify using **bank statements, 1099s, or P&Ls**
- Loan amounts up to **$3 million** and **85% LTV**
- **Interest-only** available
- **Non-warrantable condos** welcome
- **Cash-out** up to **$1 million**

DSCR Investor Programs

- **Short-term rentals allowed**
- **Cash-out available at LTVs ≤ 70%** (program limits and eligibility criteria apply)
- **Low reserve requirements** (as little as 3 mo PITIA)
- **First-time investors eligible** on exception

We believe the power of homeownership and delivering products and programs to fit a wide range of homebuyers.

Amy Abeyta
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