

# **BANK STATEMENTS**

**FOR THE ELITE BORROWER**  
**2 MONTHS | 12 MONTHS | 24 MONTHS**

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*Elite Bank Statement Programs*

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- \$2.5M MAX LOAN AMOUNT
  - MIN FICO 680
  - RATES START IN THE 4'S
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# 12 MONTHS BANK STATEMENTS

*12 Month Bank Statements Program*

- 90% MAX LTV
- MAX LOAN AMOUNT UP TO \$2.5M
- AVAILABLE: PURCHASE, RATE/TERM,  
& CASH OUT

# 90% MAX LTV 2 OR 24 MONTHS BANK STATEMENTS

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*2 or 24 Month Bank Statements Program*

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- 90% MAX LTV
  - \$3M MAX LOAN AMOUNT
  - BUSINESS & PERSONAL  
BANK STATEMENTS
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# 580 MIN FICO 24 MONTHS BANK STATEMENTS

*24 Month Bank Statements Non-Prime Program*

- MIN FICO 580
- ONE DAY FROM HOUSING EVENT
- MULTIPLE LATES ALLOWED
- \$3M MAX LOAN AMOUNT
- 85% MAX LTV

# INVESTMENT PROPERTY

## NO RATIOS & NO RESERVES

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*Investment No Ratio Program*

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- NO INCOME VERIFICATION
  - NO RESERVE REQUIREMENTS
  - NO PRE-PAY OPTIONS
  - MIN FICO 620
  - \$3M MAX LOAN AMOUNT
  - 75% MAX LTV
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# INVESTMENT DSCR

*Investment DSCR Program*

- RENTAL SURVEY INCOME TO QUALIFY
- NO TAX RETURNS
- 80% LTV PURCHASE/RT UP TO \$1 MILLION
- 620 MIN FICO FOR PROGRAM

# ELITE DSCR

*Elite Investment DSCR Program*

- RENTAL SURVEY INCOME TO QUALIFY
- NO TAX RETURNS
- 80% LTV UP TO \$1 MILLION
- 680 MIN FICO FOR PROGRAM

# FOREIGN NATIONAL

*Foreign National Loan Program*

- LTV UP TO 75%
- LOAN AMOUNTS UP TO \$3M
- AVAILABLE: PURCHASE, RATE/TERM, & CASH OUT

▶ **F1 VISA ACCEPTED** ◀



# WE WANT YOUR JUMBO “A” FALLOUT LOANS!

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*Elite Full Doc Program*

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- NO PRE-PAY FOR NON-OWNER OCCUPIED
  - \$2.5M MAX LOAN AMOUNT
  - MIN FICO 680
  - 5 YEAR SEASONING FROM FORECLOSURE, BK, SHORT SALE
  - RATES START IN THE 4'S
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# AGENCY FALLOUT OR JUMBO FULL DOC ALTERNATIVES

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*Non-Prime Program*

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- MIN FICO 600
  - 24 MONTH SEASONING FORECLOSURE
  - \$3M MAX LOAN AMOUNT
  - MAX DTI 55%
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# ONE DAY OUT OF BANKRUPTCY OR FORECLOSURE?

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## *Recent Housing Program*

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- 85% MAX LTV TO \$1.5M W/ 660 FICO
  - 80% LTV ON LOAN AMOUNTS UP TO \$1.5M W/ 580 FICO
  - 75% LTV ON LOAN AMOUNTS UP TO \$1.5M W/ 540 FICO
  - NO SEASONING FOR HOUSING EVENT
  - AVAILABLE: PURCHASE, RATE/TERM, & CASH OUT
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# 1 YEAR TAX RETURNS

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*12 Month Full Doc Program*

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- 90% MAX LTV TO \$1.5M W/ 680 FICO
  - 85% MAX LTV TO \$2M W/ 660 FICO
  - 80% MAX LTV TO \$3M W/ 680 FICO
  - AVAILABLE: PURCHASE, RATE/TERM & CASH OUT
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# VOE ONLY

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*Written Verification of Employment Program*

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- 75% LTV PURCHASE/RT UP TO \$1.5 MILLION
  - 36 MONTHS FROM HOUSING EVENT
  - 660 MIN FICO FOR PROGRAM
  - NO TAX RETURNS
  - CASH OUT
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# ASSET DEPLETION

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## *Asset Utilization Program*

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- LOAN AMOUNTS STARTING AT \$150,000
  - LOAN AMOUNTS UP TO \$1.5 MILLION
  - 50% MAX DTI
  - AVAILABLE: PURCHASE, RATE/TERM, & CASH OUT
  - PROPERTY TYPES: SFR 1-4 UNITS, PUDS, TOWNHOUSES AND CONDOMINIUMS (WARRANTABLE ONLY)
  - OCCUPANCY TYPES: OWNER OCCUPIED, 2ND HOME & NOO
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# EXCLUSIVE LOAN PROGRAM FOR BUYERS WITH AN **ITIN**

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- USE A MINIMUM OF 2 YEARS EMPLOYMENT & INCOME HISTORY AS YOUR INCOME DOCUMENTATION
  - NO SOCIAL SECURITY NUMBER REQUIRED
  - QUALIFY WITH NO FICO SCORE
  - LOAN AMOUNTS UP TO \$1,000,000!
  - 30 YEAR FIXED TERM OPTIONS
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# PROGRAMA DE PRÉSTAMO EXCLUSIVO PARA COMPRADORES CON **ITIN**

- EL COMPRADOR PUEDE USAR UN MÍNIMO DE 2 AÑOS DE EMPLEO Y HISTORIAL DE INGRESOS COMO SU DOCUMENTACIÓN DE INGRESOS
- NO SE REQUIERE NÚMERO DE SEGURO SOCIAL
- CALIFICAR SIN PUNTAJE DE FICO
- ¡MONTOS DE PRÉSTAMOS DE HASTA \$1,000,000!
- OPCIONES DE PLAZO FIJO DE 30 AÑOS



# 2<sup>ND</sup> LIEN BANK STATEMENT

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*CASH OUT - 24 Months Bank Statement*

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- KEEP YOUR LOW RATE FIRST MORTGAGE
  - LOAN AMOUNTS UP TO \$500,000
  - CLTV UP TO 85%
  - 20 YEAR FIXED RATE
  - FULL DOC ALSO AVAILABLE
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**EXCLUSIVE LOAN PROGRAM**  
**FOR SELF-EMPLOYED BUYERS**  
**WITH AN ITIN**

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- USE 24 MONTHS BANK STATEMENTS TO QUALIFY
  - NO SOCIAL SECURITY NUMBER REQUIRED
  - LOAN AMOUNTS UP TO \$500K!
  - 30 YEAR FIXED TERM OPTIONS & ARM AVAILABLE
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# PROGRAMA DE PRÉSTAMO

EXCLUSIVO PARA **COMPRADORES PERSONALES**

CON **UN ITIN**

- USE EXTRACTOS BANCARIOS DE 24 MESES PARA CALIFICAR
- NO SE REQUIERE NÚMERO DE SEGURO SOCIAL
- ¡MONTOS DE PRÉSTAMOS DE HASTA \$500K!
- OPCIONES DE PLAZO FIJO DE 30 AÑOS Y A.R.M. DISPONIBLE