

BANK STATEMENTS

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

Elite Bank Statement Programs

- \$2.5M MAX LOAN AMOUNT
 - MIN FICO 680
 - RATES START IN THE 4'S
-

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

2 or 24 Month Bank Statements Program

- 90% MAX LTV
- \$3M MAX LOAN AMOUNT
- BUSINESS & PERSONAL
BANK STATEMENTS

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

Investment No Ratio Program

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

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
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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!

Elite Full Doc Program

- 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

AGENCY FALLOUT OR JUMBO FULL DOC ALTERNATIVES

Non-Prime Program

- MIN FICO 600
- 24 MONTH SEASONING FORECLOSURE
- \$3M MAX LOAN AMOUNT
- MAX DTI 55%

ONE DAY OUT OF BANKRUPTCY OR FORECLOSURE?

Recent Housing Program

- 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

1 YEAR TAX RETURNS

12 Month Full Doc Program

- 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

VOE ONLY

Written Verification of Employment Program

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

ASSET DEPLETION

Asset Utilization Program

- 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**

- 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

2ND LIEN BANK STATEMENT

CASH OUT - 24 Months Bank Statement

- KEEP YOUR LOW RATE FIRST MORTGAGE
 - LOAN AMOUNTS UP TO \$500,000
 - CLTV UP TO 85%
 - 20 YEAR FIXED RATE
 - FULL DOC ALSO AVAILABLE
-

EXCLUSIVE LOAN PROGRAM
FOR SELF-EMPLOYED BUYERS
WITH AN ITIN

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

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