



Non-QM Program Overview

****Review Full Product Guidelines for complete details****

Expanded Prime Plus	Sharp A+	Sharp A-	DSCR Plus	Foreign National Plus
<ul style="list-style-type: none"> Qualify with full/streamline doc⁽¹⁾, 12- or 24-month personal/business bank statements, 12-month 3rd party profit & loss statement, WVOE, asset depletion Min FICO as low as 660 Max LTV as high as 85% Max loan size of \$3 million Max DTI of 55%⁽²⁾ 4+ years housing event⁽³⁾ seasoning 0x30x12 payment history Minimum 6-month reserves Interest only products available (min 700 FICO, max 85% LTV) 	<ul style="list-style-type: none"> Qualify with full/streamline doc⁽¹⁾, 12- or 24-month personal/business bank statements, 12-month 3rd party profit & loss statement, WVOE, asset depletion Min FICO as low as 640 Max LTV as high as 85% Max DTI of 50% Max loan size of \$3 million 3+ years housing event⁽³⁾ seasoning 1x30x12 or 0x60x24 payment history Minimum 3-month reserves Interest only products available (min FICO 700; max LTV 80%) 	<ul style="list-style-type: none"> Qualify with full/streamline doc⁽¹⁾, 12- or 24-month personal or business bank statements Min FICO as low as 640 Max LTV as high as 80% Max DTI of 45% Max loan size of \$2 million 2+ years housing event⁽³⁾ seasoning 2x30x12 or 1x60x24 payment history Minimum 3-month reserves No interest only products 	<ul style="list-style-type: none"> Minimum DSCR of 0.75x (no ratio option available) Qualify with no employment verification Min FICO as low as 660 Max LTV as high as 75% Max loan size of \$2 million 3+ years housing event⁽³⁾ seasoning Payment history of 0x30x12 Minimum 3-month reserves (additional reserves not required on additional properties) Interest only products available Foreign nationals allowed No First Time Homebuyer allowed 	<ul style="list-style-type: none"> Qualify with foreign income and credit⁽⁴⁾, SSN or ITIN Min FICO as low as 680 (no FICO if qualifying with foreign income) Max LTV as high as 60% Max DTI of 45% Max loan size of \$1 million 4+ years housing event⁽³⁾ seasoning 0x30x12 payment history Minimum 12-month reserves Non-owner occupied, investment properties or second homes only

1. Includes form 1099s.

2. With min FICO of 700, max LTV of 80%, primary residence & no first-time home buyers.

3. Housing events include Chapter 7, 11 & 13 bankruptcies, foreclosure, short sale, deed-in-lieu, modification (due to default), notice of default and 120+ days delinquency.

4. Borrowers can qualify with US income/credit, foreign income/credit or property level income (DSCR).