

## **Non-Prime/Recent Housing Event**

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1 Day Out Of Foreclosure, Short Sale, BK, DIL  
Rates Starting In The 5's  
Loans Up To \$1 Million (Over \$1M Case By Case)  
Credit Scores Down To 500 (Including Jumbo Loans)  
Up To 85% LTV With No MI  
Mortgage Lates Are OK  
100% Gift Funds Allowed  
DTI Up To 50% Considered  
Owner-Occupied, 2nd Homes, Investment Properties  
5/1 ARM Or 30-Year Fixed  
No Pre-Payment For Owner-Occupied And 2nd Homes  
No Active Tradelines OK With Housing History  
SFRs, Townhomes, Condos, 2-4 Units  
Seller Concessions To 6% (2% For Investment)

## **Portfolio Select/Alt-A**

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Rates Starting In The 5's  
Up To 90% LTV With No MI  
2 Years Seasoning  
Foreclosure, Short Sale, BK, DIL  
Loans Up To \$2 million (Minimum Loan \$75,000)  
Credit Scores Down To 620  
Cash Out For Reserves OK  
Gift Funds Allowed  
DTI Up To 50% Considered  
Owner-Occupied, 2nd Homes, Investment Properties  
Interest Only Program Available  
5/1 ARM Or 30-Year Fixed  
No Pre-Payment Penalty For Owner-Occ And 2nd Homes  
SFRs, Townhomes, Condos, 2-4 Units  
Seller Concessions To 6% (2% For Investment)

## **Bank Statement (Personal or Business)**

[Click here to request more info](#)

No Tax Returns/Transcripts Required  
12 Month Bank Statements Now Available  
24 Months Bank Statements (Personal Or Business)  
Loans Up To \$2 million (Min Loan Amount \$150,000)  
Credit Scores Down To 620  
Rates Starting In The Low 5's  
Personal To 90% LTV (No MI), Business To 80% LTV  
DTI Above 35/43  
Considered With 660+ Credit Score  
Owner-Occupied, 2nd Homes, Investment Properties  
2 Years Seasoning  
Foreclosure, Short Sale, BK, DIL  
Non-Warrantable Condos Considered  
5/1 ARM Or 30-Year Fixed  
Gift Funds Allowed  
No Pre-Payment Penalty For Owner-Occ And 2nd Homes

Non-Warrantable  
Condos Considered  
Up To 100% Investor  
Concentration Allowed

Non-Warrantable  
Condos Considered  
Up To 100% Investor  
Concentration Allowed

SFRs, Townhomes,  
Condos, 2-4 Units  
Seller Concessions To 6%  
(2% For Investment)

## **Investor Cash Flow**

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No Personal Income  
Used To Qualify  
Qualification Based On  
Property Cash Flow  
2 Years Seasoning  
Foreclosure, Short Sale,  
BK, DIL  
Credit Scores Down To  
660  
Rates Starting In The  
Low 6's  
Up To 75% LTV (Up To  
80% NOO On Other  
Programs)  
No DTI Restrictions  
5/1 ARM Or 30-Year  
Fixed  
Must Have Housing  
History And Own A  
Primary Home  
SFRs, Town Homes,  
Condos, 2-4 Units  
No Limit On Number Of  
Properties Financed (5  
With AOMS)  
Loans Up To \$1 Million  
(Minimum \$75,000)

## **Foreign National**

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Up To 75% LTV  
(Purchase Or  
Refinance)  
No US Credit Required  
12 Months Reserves  
Required  
Reserves May Remain  
In Foreign Account  
DTI Up To 50%  
Considered  
Fewer Country  
Restrictions  
No SSN Or ITIN  
Required  
SFRs, Townhomes,  
Condos, 2-4 Units  
Non-Warrantable  
Condos Considered  
5/1 ARM Or 30-Year  
Fixed  
Loans Up To \$750,000  
(Higher Amounts Case  
By Case)  
Minimum Loan Amount  
Down To \$75,000

Seller Concessions To  
2%