

Non-QM Alt-Doc Loan Programs



BANK STATEMENT

- 12 or 24 Month of Statements
- Self-Employed 2 Years w/20% Ownership
- Co-Borrower's Wage or Fixed Income OK
- Debt to Income Up to 50%
- No P&L Statements or CPA Letters Required

1099

- Ideal for Freelancers, Contractors, Gig Workers and Other Self-Employed Borrowers Who Use W-9s
- No Tax Returns Required
- Max Debt to Income 55%
- 1 or 2 Years of 1099 Income Required

DSCR

- Qualify on Interest Only Payment & Property Cash-Flow
- No Limit on Financed Properties
- No Tax Returns
- Gift Funds OK
- Short-Term Rentals OK

NO DSCR - NINJA

- No Income / No Employment Required
- Min 30% Down Payment for Loans Up to \$1 MM
- Min Credit Score 660
- First Time Investor OK