



NICHE JUMBO PRODUCTS & NON-QM SNAPSHOT

7 & 10 yr ARM's from 2.250%

- For your most rate sensitive borrowers
- Primary Residence Only
- Loan amounts to \$2,500,000
- Prime borrower profiles only
- Max 43% DTI - Cash out max 38% DTI

Simple I-VIP Bank Statement Solution

- No P&L Required
- 1 Simple expense ratio applied to bank statements for all business profiles
- Appraisal Waiver up to \$1,000,000 on R/T Refinances
- Loan Amounts to \$3,500,000
- Interest Only 30 Year Fixed Program Available

Interest Only Jumbo fixed from 3.375%

- Interest Only Option first 10 years
- 50% DTI OK w/720+ FICO
- 100% Gift OK to 80% to \$1.5m
- Business funds OK if 50%+ owner
- Recently listed refinances ok to 70%
- Appraisal to \$2mm on purchase transactions

Asset Depletion to \$2m from 3.375%

These programs allow combining regular income sources with asset.

- 30 Year Fixed with Interest Only Option
- OK to use IRA's if under 59.5 Yrs. Old
- OK to use Stocks, Bonds and other financial assets
- Up to 50% DTI with 720+ FICO score
- 1 Appraisal on purchases to \$2,000,000
- Delayed Financing treated as R/T - All Cash Out OK

No Doc Non-Owner from 4.25%

- Interest Only Payments and Qualifying
- 30 Year Fixed with first 10 years Interest Only
- No Prepay Penalty programs available
- Loan Amounts to \$3mm+
- DSCR as low as .75