

**NEW – “D/U” Jumbo Programs with Interest Only Option**

- As low as \$0 reserves, per D/U findings to 90%
- Up to 45% DTI to 80% LTV
- Follow D/U findings for *Income & Reserves*
- Interest Only 75% to \$2,000,000 (qualify with 20-year amortization)

**Ruby Tuesday - 7 & 10 Year ARM's from 2.250%**

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

**VIP – Bank Statements I/O 40 Year Amortization to \$4.0M**

- No P&L required, simple one expense ratio applied
- No CPA Letters needed
- Up to 55% DTI by exception
- Loan amounts to \$4,000,000 @ 70% LTV
- 85% LTV to \$1,500,000 with Interest Only option
- Hi-Rise condo's OK & Fannie limited condo review OK!!

**Select - Interest Only Jumbo Fixed from 3.250%**

- Interest Only option first 10 years
- 50% DTI OK w/720+ FICO
- 100% gift OK to 80% to \$1.5M
- 1 appraisal to \$2MM on purchase transactions
- Combine with Asset Depletion – see below
- Up to 10 financed properties (by exception only)

**Select - Asset Depletion to \$2M from 3.375% - I/O Only Option**

- 30 Year Fixed with Interest Only option
- OK to use IRA's if under 59.5 years old
- OK to use stocks, bonds and other liquid assets
- Up to 50% DTI with 720+ FICO score
- 6 Mo. delayed financing treated as R/T – All cash out OK
- Combine asset depletion with regular W-2, retirement etc., OK

**I-VIP - No Doc DSCR Non-Owner from 3.99%**

- 80% to \$1,500,000
- 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