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# ATTRACTIVE NON-QM LOAN PROGRAMS

## No Job No Income

Max. LTV  
**65%**

Max. Loan Amount  
**\$3.5M**

Min. FICO  
**700**

- 3/6 ARM **7.125%**
- An Ideal Product for **Primary Residence** without a Job!
- **NO** Job and Income Needed, **NO** Prepayment Penalty
- **50% of Down Payment Can be Gifted** (for primary homes)
- **1 Month Bank Statement or VOD**
- **12 Months P&I Reserve**  
(must be deposited into designated TCD account prior to closing)
- **Available in CA, HI and IL**

## 3-Month Bank Statement

Max. LTV  
**70%**

Max. Loan Amount  
**\$2.5M**

Min. FICO  
**700**

- **ONLY** 3 Months Bank Statements Needed
- **100% of Down Payment Can be Gifted** (for all occupancies and properties)
- **Large Deposits is More Than 150% of Monthly Income**
- **Max. 1x30 Late Payment in Past 12 Months**
- **Available in CA, CO, GA, IL, TX, VA and WA**

\* Min. 6 Months Reserves (P&I) to be deposited into designated account

PLEASE CALL  
FOR DETAILS