



Non-Traditional Mortgage Options

Alternative Income

Flexible documentation options to qualify for a home loan, including:

- Self-employed borrowers with unconventional income sources
- Bank statements or 1099 documentation in lieu of tax returns
- One Year Full Doc options for self-employed or wage earner borrowers

Clean Slate

Qualifies borrowers with recent major credit events, including:

- Foreclosure, bankruptcy, short sale, or deed-in-lieu seasoned over one year
- Credit scores as low as 620
- A late mortgage payment in last 12 months

Asset Utilization

Qualify borrowers using assets like stocks, bonds, and 401k savings in lieu of employment.

- Customers include: recently retired, divorced, or wealthy
- Adequate financial assets without a steady documented source of income

Agency Plus

For borrowers who "just miss" Agency or Jumbo loan requirements, including:

- FICO too low for Jumbo
- Loan amounts up to \$3,500,000

Investor Cash Flow

For real estate investors requiring no tax returns or employment docs, such as:

- Investment property owners who prefer to qualify using rental income only
- Multiple-owner options
- Interest only loan options designed to maximize property cash-flow and increase borrowing limits
- Property can be titled in an LLC

NMLS#:

