



**FLEXIBLE INCOME  
REQUIREMENTS  
FOR SELF-EMPLOYED  
OR NEWLY EMPLOYED.**

## **Our new home loan programs help you purchase, refinance or get cash out quickly!**

**W-2S AND 12 MONTH BANK STATEMENTS  
NOW ACCEPTED TO VERIFY YOUR INCOME!**

Not everyone has a cookie-cutter borrowing situation. Fortunately, we specialize in home loans for all types of situations. We understand that even though you may have good credit now, it can still be difficult to get home financing due to past credit issues or your ability to verify your income if you are self-employed.

Recognizing the varied situations of borrowers, our Non-Qualified Mortgage (Non-QM) loan programs accept alternative income documentation such as 12-24 months of personal or business bank statements and 1 year of W-2s or tax returns. Great for those with good credit but hiccups such as foreclosures or bankruptcies, or for borrowers who are self-employed.

### **HIGHLIGHTS OF OUR NON-QM PROGRAM**

- Primary and second homes
- Save money on monthly payments, no mortgage insurance
- Purchase, refinance and cashout loans
- Loan amounts up to \$3.5 million
- Investment properties OK
- 30 year fixed; 5/1, 7/1 and 10/1 ARMs, and 5/1, 7/1, and 10/1 Interest Only ARMs available
- Minimum credit score 550
- Maximum cashout \$750,000
- Self-employed borrowers OK



*To learn more please contact:*