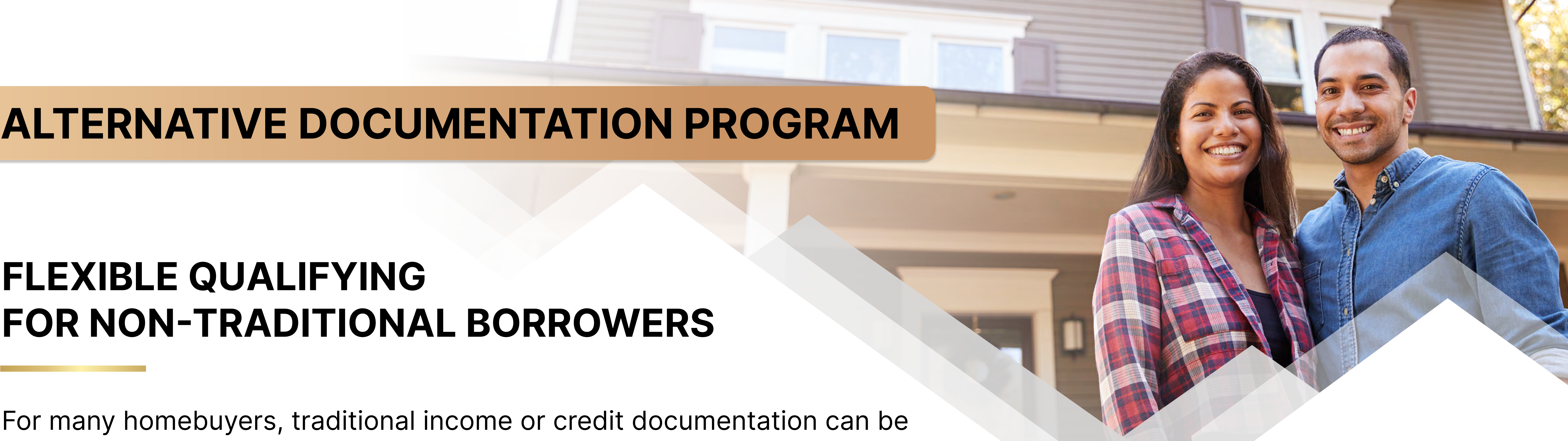


ALTERNATIVE DOCUMENTATION PROGRAM

FLEXIBLE QUALIFYING FOR NON-TRADITIONAL BORROWERS

For many homebuyers, traditional income or credit documentation can be a significant challenge. The Alt-Doc program enables borrowers to qualify using flexible alternatives such as asset depletion and/or bank statements.



PRIME | ADVANTAGE | EXPANDED

- 100% deposits w/ personal bank statements
- Self-emp. not required when using personal statements
- 18 months self-employed (Biz Bank Stmt Only)
- 12-month P&L only – PTIN/CPA/EA/CTEC prepared
- Asset assist option available¹
- 2-4 unit properties and condos allowed
- Up to \$3.5 million loan amounts
- Mortgage lates OK¹
- 3-months reserves up to \$2 million
- Cash-out available
- Cash-out can be used as reserves
- Gift funds / gift of equity OK
- Interest-only payments available¹
- Short-term rental income permitted
- Non-occupying co-borrower OK
- Crypto allowed if converted to US dollar¹
- Non-warrantable condos permitted

FLEXIBLE QUALIFICATION METHODS

- | | |
|---------------------------|-----------------------|
| • 12-month bank statement | • 1099 only |
| • P&L only | • W-2 only |
| • Asset Depletion | • One-year tax return |
| • Written VOE Only | |

EXPRESS

- 100% deposits w/ personal bank statements
- Self-emp. not required when using personal statements
- 12 months self-employed (Biz Bank Stmt Only)
- 12-month P&L only – PTIN/CPA/EA/CTEC prepared
- Asset assist option = divide by 60 months
- 2-4 unit properties and condos allowed
- Up to \$3 million loan amounts
- 3-months reserves up to \$2 million
- Cash-out available
- Cash-out can be used as reserves
- Gift funds / gift of equity OK
- Interest-only payments available¹
- Short-term rental income permitted
- Non-occupying co-borrower OK
- Crypto allowed if converted to US dollar¹
- Non-warrantable condos permitted

EXPRESS "EXCLUSIVES"

- WVOE only - EWVOE no bank statements req.
- No minimum tradeline required w/ 3 scores
- 25% default expense factor if 100% owner
- ADU income allowed
- Asset Assist - no cap on % of income

Contact me to get started!

¹Certain restrictions apply. Talk to your Loan Officer.
²Not allowed for first-time homebuyers.

