



Non-QM Program Highlights

Bank Statement

(Perfect For Self-Employed Borrowers)

- Up to 90% LTV, no MI
- Credit scores starting at 660
- 4 years seasoning for foreclosure, short sale, bankruptcy or deed-in-lieu
- 12 or 24 months business bank statements (must own at least 50% of the business past two years)
- 12 or 24 months personal bank statements (must own at least 25% of the business past two years)
- Loans up to \$3 million (minimum loan \$150,000)
- 2 years self-employed required
- No tax returns required
- Purchase and cash-out or rate-term refinance
- 1099 option available

Portfolio Select

- Up to 85% LTV no MI
- Credit scores starting at 620
- 2 years seasoning for foreclosure, short sale, bankruptcy or DIL
- Loans up to \$2.5 million
- Purchase and cash-out or rate-term refinance
- Owner-occupied, second homes, and investment properties
- Non-warrantable condos ok
- Up to 50% DTI
- Gift funds allowed

Investor Cash Flow "No Income"

(Perfect For Investors)

- Up to 75% LTV
- Credit scores starting at 660
- No personal income used to qualify
- No limit on number of properties financed (5 with AOMS)
- Must have housing history and own a primary home
- No employment required on application
- Qualification based on property cash flow (DSCR)
- Loans up to \$1 million (minimum loan \$75,000)
- Purchase and cash-out or rate-term refinance
- Properties can be in LLC's name
- Non-warrantable condos OK

Platinum Jumbo

- Up to 90% LTV, No MI
- Credit scores starting at 660
- Loans up to \$3 million (minimum loan \$250,000)
- Owner-occupied, 2nd homes and non-owner occupied
- 4 years seasoning for foreclosure, short sale, bankruptcy or DIL
- Full doc only
- Purchase and cash-out or rate-term refinance

Asset Qualifier

- No employment, no income, no DTI
- Primary residence
- Credit scores starting at 700
- Loans up to \$3 million
- Maximum 75% LTV
- 5 years seasoning for foreclosure, short sale, or bankruptcy

*Required Assets**

- Loan amount
 - Recurring monthly debt multiplied by 60 months
 - Funds to close and 6 months reserves
- *Borrowers must have at least \$500,000 in post-closing assets. See program guidelines for complete details.

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