EASIER & IMPROVED NON-QM

12MOS and DSCR

OLD	NEW
12MOS	
• Max LTV 80%	• Max LTV 90% purchase and 85% for rate/term
DSCR	
• MIN FICO 640	• MIN FICO 620
• Max loan amount $3,000,000 for purchase	• Max loan amount $3,500,000 for purchase
• Minimum DSCR Ratio= 0.75	• No Minimum DSCR Ratio
• 6 months required reserve for Loan Amount<=$1,000,000	• 2 months required reserve for Loan Amount<=$1,000,000
DSCR 2	
• Cash out proceeds may not be used for reserves	• Cash out proceeds may be used for reserves
DSCR 3	
• MIN FICO 740	• MIN FICO 720
• Max LTV 75%	• Max LTV 80%
• Cash out proceeds may not be used for reserves	• Cash out proceeds may be used for reserves

WONDER LOANS

Setting the Standard:

Our Best-in-Class NON-QM Products

Your Name
Company Name
Phone Number
Email address
Website address
NMLS ID#

IMMTG
In Motion Mortgage

EQUAL HOUSING LENDER