

OUR NON-QM PRICING GOT

BETTER

KVOE

Only
VERIFICATION
OF DELEGATED UNDERWRITING
EMPLOYMENT

Portfolio Reduced Doc
Program

No 4506T • No Tax Returns

REDUCED
DOC

TVOE



ITIN

I WORK
Hard
& Pay
Taxes
ITIN
Individual Taxpayer
Identification Number

Allow foreign nationals to
purchase or refinance
Investment property easier.

Foreign
National

FOREIGN
NATIONAL

DSCR
Debt Service Coverage Ratio

$$DSCR = \frac{\text{Gross Market Rent}}{PITIA} \geq 1.00$$

* PITIA = Principal + Interest + Taxes + Insurance + HOA Dues

DSCR