



**No Tax Returns, No Paystubs NO PROBLEM
ALTERNATIVE MORTGAGE PRODUCTS**

INVESTOR CASH FLOW - Qualify using Rental Income from an Investment Property

Great for real estate investors and realtors

- For Investment Properties ONLY
- No Employment Verification, Tax returns or Income Documentation needed
- Mixed Use Properties Allowed
- Up to 80% Loan to Value/Loan amount up to \$3MM
- Interest Only options available
- Credit scores down to 640
- Bankruptcy, short sale & foreclosures may be allowed
- Available for Foreign Nationals
- Up to 15 financed properties allowed

**BANK DEPOSIT PROGRAM -Qualify using Personal or Business Bank Statements
Great for Small Business Owners**

- Must have at least one year of self-employment Income
- No Tax returns or Income Documentation needed
- Unlimited Cash Out allowed on refinances
- Up to 80% Loan to Value/Loan amount up to \$3MM
- Interest Only options available
- Credit scores down to 640
- Bankruptcy, short sale & foreclosures may be allowed
- Co-borrower W-2 income allowed

**ASSET QUALIFIER - Qualify using Bank/Broker Accounts
(For people with Investments (Stocks/Bonds/Cash) who can't document income)**

- Qualify based on Assets Statements ONLY
- No Employment Verification, Tax Returns or Income Documentation needed
- Up to 80% Loan to Value/Loan amount up to \$3MM
- Interest Only options available
- Credit scores down to 640
- Bankruptcy, short sale & foreclosures may be allowed