



# NanQ Loan Programs

## Non-QM Innovative Lending Solutions

### Bank Statements

#### 12 & 3 Month Bank Statement Programs

- Use **100%** of Deposits on Personal Statements
- Use Up To **85%** of Deposits on Business Statements

#### Program Highlights

- Up To 90% LTV Purchase to \$2,000,000
- Up To 85% LTV Rate/Term
- Up to 80% LTV Cash Out
- Min FICO 600
- Loan Amounts Up to \$4,000,000
- Couple With Asset Utilization for Extra Income
- Transfers From Business to Personal OK!

#### Qualify Using

- Fixed Expense Factor
- Third Party Prepared P&L
- Third Party Prepared Expense Statement

### ITIN

#### Loan Amounts to \$1,500,000

- Up to 85% LTV Purchase
- Up to 80% LTV C/O Refi
- Min FICO 660
- Loan Amounts to \$1,500,000
- Tax Returns or Bank Statements for Self Employed
- Tax Returns or VOE for W-2 Employed
- DSCR for Investment Properties

### Foreign National

#### For Non U.S. Citizens

- Up to 75% LTV Purchase Or R/T
- Up to 65% LTV Cash out
- Investment and 2nd Home
- Up to \$2,000,000 Loan Amounts
- Qualify with Asset Utilization or DSCR 1:1

### Asset Utilization

#### Featuring 60 Month Qualification

- Qualify by dividing assets over 60 months!
- Up to 80% LTV – Purchase and Rate/Term
- 75% Cash Out
- Minimum FICO 600
- Owner-Occupied, 2nd Home or Investment



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### DSCR

#### DSCR for Investors

- 1 – 4 Family Properties and Condominiums Permitted
- 85% LTV for Purchase, Rate & Term
- 75% LTV for Cash-Out
- Down to 620 FICO
- Gift Funds Allowed
- No Limit on Financed Properties
- Short term rentals! Airbnb, VRBO, Purchase, Rate and Term Refi, Cash Out

### 1099 ONLY

#### 1099 Only Income Qualification No other Income Doc needed

- Up to 80% LTV
- 2 Most Recent Bank Statements
- 600 Min FICO
- Up to \$4,000,000 Loan Amount

### DSCR NO Ratio

#### No DSCR Calculation .75

- 70% LTV for Purchase and Rate & Term Refi
- 65% LTV for Cash Out Refi
- Max Loan Amount \$3,000,000
- Down to 640 FICO
- Gift Funds Ok
- No Max on Financed Properties

### VOE

#### Qualify your borrower with only a VOE Form

- 80% LTV for Purchase and Rate/Term
- 70% LTV for Cash Out
- First Time Home Buyer OK to 70% LTV
- Max Loan Amount \$4,000,000
- Min FICO 620



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