Non-QM Loans

Compare our non-traditional loan programs.

FOR REAL ESTATE INVESTORS
DSCR Loan

No job or income required! Qualify on the rental income generated from the property you are purchasing or refinancing.

640 Minimum Credit Score

$3.5m Maximum Loan Amount

Fixed, ARMs, and **Interest Only** Options

NO TAX RETURNS!
1099 Loan

A non-traditional financing option for gig workers, freelancers, and those who do not want to use tax returns to qualify. Use 90% of the past year's 1099 income!

10% Minimum Down Payment

$3.5m Maximum Loan Amount

Purchase, Rate/Term, or **Cash-out Refi**

FOR SELF-EMPLOYED BORROWERS
Bank Statement Loan

Use bank statements instead of tax returns to qualify for a home loan. **No tax returns needed!**

10% Minimum Down Payment

$3.5m Maximum Loan Amount

Fixed, ARMs, and **Interest Only** Options

Contact me today to get pre-approved.

Fredicia Hardnett
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