

# FLEXIBLE HOME LOANS



***Flexible Loans for Self-Employed, Investors & Unique Situations***

## **Investment Property Loan (DSCR Loan)**

- Qualify using rental income, not your personal income
- No tax returns or job history required
- Credit scores as low as 620
- Only 20% down required
- Loan amounts up to \$3.5 million

## **Bank Statement Loan**

- Great, if you are self-employed!
- Qualify with 12 months of bank statements instead of tax returns
- Credit scores as low as 620
- As little as 10% down
- Loan amounts up to \$3.5 million

## **P&L Loan**

- Great, if you are self-employed!
- Qualify with a CPA-prepared P&L statement
- No tax returns or bank statements required
- Credit scores as low as 660
- As little as 20% down
- Loan amounts up to \$3.5 million

## **Full-Doc Loan (Non-QM)**

- Ideal for borrowers who don't qualify for traditional mortgages
- Uses W-2s, paystubs, or tax returns for approval
- Credit scores as low as 660
- Down payments starting at 10%
- Loan amounts up to \$3.5 million

## **Closed-End 2nd Mortgage (Home Equity Loan)**

- Get cash without refinancing your first mortgage rate (keep your low rate)
- Borrow up to \$750,000
- Credit scores as low as 680
- Use your home's equity for major expenses

## **1099 Loan**

- For Independent Contractors & Gig Workers
- Qualify using your 1099 income from the last 12 months
- No need for W-2s or paystubs
- Credit scores as low as 620
- As little as 10% down
- Loan amounts up to \$3.5 million

## **Asset-Based Loan**

- Qualify using your bank accounts, stocks, retirement funds, or investments
- Great for retirees, investors, and entrepreneurs
- Credit scores as low as 700
- 20% down required
- Loan amounts up to \$3.5 million

## **iTIN Premier**

- ITIN Premier
- For those with an ITIN and credit history
- Credit scores as low as 680
- Only 15% down required
- Loan amounts up to \$1.3 million

## **iTIN Close Call**

- For those with NO credit history
- No credit score required
- Only 25% down required
- With a 660+ credit score, just 20% down



EQUAL HOUSING  
LENDER