FLEXIBLE HOME LOANS OPTIONS

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 15% down required
- Loan amounts up to $3 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
- Down payments starting at 10%
- Loan amounts up to $3.5 million

P&L Loan
- Qualify with a 12-month P&L
- No tax returns or bank statements required
- Credit scores as low as 660
- As little as 15% down with a 700+ FICO
- 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 W-2s or paystubs required
- Credit scores as low as 620
- As little as 10% down
- Loan amounts up to $3.5 million

Asset Utilization Loan
- Qualify using your bank accounts, stocks, retirement funds, or investments
- Great for retirees, investors, and entrepreneurs
- Credit scores as low as 660
- Down payments starting at 10%
- Loan amounts up to $3.5 million

ITIN Premier
- For those with an ITIN and credit history
- Credit scores as low as 680
- Only 15% down required
- Loan amounts up to $3 million

iTIN Close Call
- For those with no credit history
- No-score option up to 80% LTV
- Loan amounts up to $1.2 million
- No reserves required

Add your Contact Info