

Our **Non-QM** and **DSCR** loan solutions are **designed for today's buyers** - self-employed, investors, or those who don't fit the standard box. With higher loan amounts, flexible documentation, and options for unique property types, we make it simple to say "yes" more often. **When your buyers win, you do too.** 

## Guideline Highlights

## NON-QM | MAXEX

- Qualify using bank statements, 1099s, or P&Ls
- Loan amounts up to \$3 million and 85% LTV
- Interest-only and 40-year terms available
- Non-warrantable condos welcome
- Cash-out up to \$1 million

(Built on MAXEX Non-QM programs 1, 2, 5 & 13 for full doc flexibility.)

## **DSCR Investor Programs | MAXEX**

- Short-term rentals allowed
- Unlimited cash-out below 70% LTV
- Low reserve requirements (as little as 3 months PITIA)
- First-time investors eligible on exception

(Based on MAXEX DSCR programs 1, 2 & Select 5.)

We believe the power of homeownership and delivering products and programs to fit a wide range of home buyer.



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