



FLEXIBLE LENDING SOLUTIONS

Not every borrower fits inside standard lending guidelines. Explore non-QM financing options that are designed to support a wider range of income types, property scenarios, and borrower profiles — without the rigid requirements of conventional loans.

KEY BENEFITS

- Loan amounts up to \$3.5 million (program dependent)
- Options with no seasoning required on cash-out refinances
- Flexible income documentation, including bank statements, 1099s, P&L, WVOE, and asset depletion
- Programs available for ITIN borrowers and select foreign national scenarios
- Broad property eligibility, including rural homes, manufactured homes, ADUs, and short-term rentals
- Options for first-time buyers and non-traditional borrower situations