

Issue Date: 8.22.2018

Effective Date: **8.22.18**

No: 2018-16

ResMac

Being King of
the Jungle Makes
it Hard to Get
a Home Loan



"Near Miss" Full Doc Non-QM

- LTVs to 95% with no MI
- Loan amounts from \$100K to \$3MM
- Minimum FICO 620
- DTI to 55%
- Cash Out Options Available
- Non-Warrantable Condos to 80% LTV
- Interest Only Available
- Up to 20 financed properties allowed
- Allows for recent derogatory credit events
12 months out of Bankruptcy
24 months out of Foreclosure
- Credit Ascent Product (B- credit grade) allows
One day out of Chpt 13 BK
One day out of Short Sale/DIL
- Lender paid credit available
- 1 year income verification available
for self-employed and W2

*Note: Borrower paid compensation ONLY. NY-Conforming balances restricted to all the following criteria; >=720 FICO, <=80% LTV, FRM only, Min 12-Mo Reserves, Max DTI 43%, 24-Mo Full or Bank Statement Only. *Not available in the USVI.

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Call your Account Executive for Submission Details

Thank you for your business!

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