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**VIP PRIME - No Doc DSCR Non-Owner #**

- 75% to \$1,500,000
- 30 Year Fixed with first 10 years Interest Only
- QUALIFY on Interest only Payments!
- Loan Amounts to \$3.0MM
- Gift Funds OK for down payments
- \$500,000 cash in hand! Cash Out = reserves
- 1,2,3,4,5 year Prepay Penalty programs available

**VIP PRIME- Bank Statements I/O 40 Yr. Amort to \$3.0m**

- No P&L Required, simple one expense ratio applied
- No CPA Letters needed
- All gift funds OK for Down Payment
- Loan Amounts to \$3,000,000 @ 75% LTV
- Interest Only Options
- Hi-Rise Condo's OK & Fannie Limited Condo Review Form OK!!

**VIP PRIME – 1099 I/O 40 Yr. Amort to \$3.0m**

- 1 yr. 1099 with 2 yr. history of 1099 income
- Use 90% of 1099 income!!!
- Loan Amounts to \$3,000,000 @ 75% LTV
- Interest Only Options
- First Time Home Buyers & All Gift funds – OK!!
- Combo with Asset Depletion - OK!!!

**Select Standard- Asset Depletion to \$2M - Interest Only Option**

- 30 Year Fixed with Interest Only Option up to 75% LTV
- OK to use IRA's if under 59.5 Yrs. Old
- OK to use Stocks, Bonds and other liquid assets
- Up to 50% DTI with 720+ FICO score
- Combine asset depletion with regular W-2, retirement etc., OK

**VIP PRIME- Asset Depletion to \$3M - Interest Only Option too**

- 6 months statements with higher % allowed
- Combine with Full doc; Bank statement, 1099 and WVOE doc types

**Select Streamline – “DU” Jumbo Program with I/O Option**

- As low as \$0 reserves, per DU findings to 80%
- Up to 45% DTI
- Follow DU Findings for Income, Credit & Reserves
- Interest Only 75% to \$2,000,000 (qualify with 20 year amortization)

**Classic Jumbo Programs – Look at this MENU of Products!!**

- A SERIES JUMBO ARM: 75% LTV to \$3.0M – **Squeaky clean borrower / Premiere Pricing!!!**
- SAPPHIRE Jumbo:
  - Follow DU findings or Credit and DTI's to 45.
  - 89.99% LTV Primary AND 2<sup>nd</sup> Home
- DIAMOND & EMERALD: Higher LTV to 89.9 P & R/T & C/O NO MI