

We've Got You Covered!



And We Are Fast!



PRODUCT LINE

DSCR

DSCR loans are for anyone wishing to purchase or refinance an investment property. No income, no employment, No DTI needed! We take the market rent divided by the PITIA payment to come up with the DSCR. No Initial CD needed on these loans! Close FAST!

- ✓ No Min DSCR Required
- ✓ Originate loans in states you're NOT licensed in!
- ✓ Unlimited Financed Properties Allowed
- ✓ For Investment Properties Only
- ✓ Min FICO 660 | Max LTV 80% | Max \$3M Loan Amount
- ✓ Several Interest Only Options Available
- ✓ Gift Funds Allowed
- ✓ Cash-out Can be Used as Reserves

Bank Statement

Bank Statement loans are for self-employed borrowers who have trouble meeting traditional DTI requirements. We will look at personal or business bank statements and derive the qualifying income from the deposits we see.

- ✓ Max LTV 90% | Min FICO 640
- ✓ Gift funds Allowed
- ✓ 40YR I/O Available
- ✓ 12 & 24 Month Bank Statement Options
- ✓ No 4506-C | No Tax Returns
- ✓ Cash-out Can be Used as Reserves
- ✓ Transferred Appraisals Allowed

Asset Depletion - P & L Only - WVOE Only

Unite gives you ALL the income doc options so you can fit more borrowers in! Leverage the borrower's assets, use a P & L to calculate income for S/E borrowers or use a WVOE for wage earners.

- ✓ Min FICO 660 | Max LTV 75% | Max \$3M Loan Amount
- ✓ Use any AMC | Transferred Appraisals Okay
- ✓ 1 Year Chap 7 BK Seasoning
- ✓ FTHB Allowed
- ✓ Several Interest Only Options Available

1 Year Tax Return - 1 Year W2 - 1 Year 1099

Use 1 Year Tax Returns, W2, or 1099 for Income Qualifying

- ✓ Min FICO 660 | Max LTV 80% | Max \$3M Loan Amount
- ✓ Use any AMC | Transferred Appraisals Okay
- ✓ 1 Year Chap 7 BK Seasoning
- ✓ FTHB Allowed
- ✓ Several Interest Only Options Available

Conventional

- ✓ Min FICO 620
- ✓ Strong pricing, especially above 640 FICO
- ✓ Use any AMC | Transferred Appraisals Okay
- ✓ Minimal Overlays

FHA & VA

- ✓ Min FICO 580 with A/E Findings
- ✓ Aggressive Pricing
- ✓ Common Sense Underwriting
- ✓ No VOE, No Income, No Employment on Streamlines & IRRRLS
- ✓ Transferred Appraisals Allowed
- ✓ Eligible for our 12 Day Purchase Pledge

