

SmartSelf

SMART Loan Series



Distinguish Yourself

& Earn More Referrals

For Borrowers Requiring The Use Of Bank Statements And/OR Asset Amortization To Qualify.

SmartSelf Alt Doc

- Loan amounts up to \$3M
- Use 12 or 24 month bank statements or asset depletion to qualify
- No tax transcripts or tax returns required
- DTI up to 50%, 620 min. FICO
- 4+ years major derogatory credit
- \$1.25M cash out at 80% LTV, \$1M cash in hand
- Up to 15 financed properties
- Fixed 30; ARM 5/1, 7/1, 10/1 – all with optional Interest Only
- 90% LTV Purchase/Rate & Term – No MI

SmartSelf Plus

- Loan amounts up to \$1M
- 2-4 years major derogatory credit
- 85% LTV Purchase/Rate & Term - No MI

CONTACT ME TODAY!

Increase your referrals by taking advantage of the benefits of our new SMART Loan Series:

- Dedicated operations & simplified process flow
- Focused on qualifying your toughest borrowers
- Delivering positive lending experiences
- We focus solely on your non-agency/ non-QM loans!

Minimum loan amounts for owner occupied and second home properties in NY & CT must be \$1 over conforming high balance limits. Minimum loan amount for investment properties located in NY & CT is \$100,000.