



SmartFunds: For Borrowers Qualifying Using Liquid Assets Rather than Employment or Income

HIGHLIGHTS

SmartFunds

- Loan amounts up to \$3M
- No employment or income documentation
- 90% LTV Purchase/Rate Term - No MI
- 85% LTV Cash-out - No MI
- \$1M Cash-in-hand/debt payoff
- Up to 15 financed properties
- 4+ years derogatory credit; 680 FICO
- Reserves waived for RT Refis where LA < \$1,500,000, 0x30x12, and decreasing mortgage payment
- Fixed 30, ARM 5/1, 7/1, 10/1 - all with optional IO; Fixed 40 Interest Only

OUR DIFFERENCE

Selling to NewRez is Easy

We provide you with outstanding guidance plus tangible resources and tools to ensure success!

- Interactive Non-QM Scenario Desk
- Non-QM Condo Project Review Team
- Point-Of-Sale Non-QM AUS

SCENARIO

Here's How It Works

Qualifying assets must be \$1 greater than 5 years of financial obligations plus the required reserves.

Qualifying Assets	Financial Obligations
Total Eligible Assets: \$1,000,000	Total Obligations/Mo.: \$7,550
Less Loan Amount: -\$500,000	x 60 months: \$453,000
Less Closing Costs: -\$25,000	Plus Reserve Rqmt.: +\$17,000
\$475,000 > \$470,000 Qualifies!	

Contact me today!