



SmartEdge

SMART LOAN SERIES

For Borrowers Qualifying Full Doc With Non-Agency/ Non-QM Features.

SmartEdge Full Doc

- Loan amounts up to \$3M
- 4+ years major derogatory credit
- 1x30x12 housing
- DTI up to 50%, 620 min. FICO
- \$2M cash out at 85% LTV, \$1M cash in hand
- Up to 15 financed properties
- Appraisal transfers permitted
- Use asset amortization (asset depletion) to qualify
- Fixed 30; ARM 5/1, 7/1, 10/1 – all with optional Interest Only
- 90% LTV Purchase/Rate & Term – No MI

SmartEdge Plus

- 0x30x12 housing
- 2-4 years major derogatory credit

CONTACT ME TODAY!



An Alternative Jumbo Mortgage

Our SmartEdge program is an attractive jumbo mortgage for those who are unable to secure a traditional home loan.

The SmartEdge program allows first time homebuyers and seasoned homeowners alike who don't fit into traditional mortgage guidelines to finance or refinance a new home, second home, or investment property.

SmartEdge provides attractive non-traditional features and flexible guidelines such as alternative income qualification.

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.