



SmartFunds

Asset Qualifier.

For borrowers with significant liquid assets that can't qualify using traditional documentation. Loans up to \$3M, with no employment, income or tax documentation required!

HIGHLIGHTS

SmartFunds

- LTVs up to 90% for Purchase & Rate/Term and up to 85% Cash Out – No MI
- Primary residences and second homes (no NOO)
- Borrower can own up to 15 financed properties
- Reserves waivable on Rate/Term with <\$1.5M loan amount, 0x30x12, and decreasing housing payment
- No pre-payment penalty
- No DTI calculation
- 30-year fixed and 10/1, 7/1, 5/1 ARMs with optional IO; Fixed 40 Interest Only

OUR DIFFERENCE

Distinguish Yourself & Earn More Referrals

Increase your referrals by taking advantage of the benefits of our Non-QM 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!

SCENARIO

Here's How It Works

If the net eligible assets are more than the total of the monthly obligations multiplied by 60 months plus reserves, the loan qualifies.

Qualifying Assets	Financial Obligations
Total Eligible Assets: \$1,010,000	Total Obligations/Mo.: \$4,550
Less Loan Amount: -\$450,000	x 60 months: \$273,000
Less Closing Costs: -\$50,000	Plus Reserve Rqmt.: +\$15,000
\$510,000 > \$288,000 Qualifies!	