

# 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!**

### Distinguish Yourself

### & Earn More Referrals

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.