

# Plaza's Solutions Non-QM



## Flexible options and dedicated service. Be confident. Go Non-QM.

With the self-employed market continuing to grow, Plaza Home Mortgage® offers tailored solutions to meet the unique needs of self-employed professionals and other non-W2 borrowers.

### Our Solutions Non-QM programs have:

- Expanded eligibility guidelines and alternative documentation options
- A Bank Statement Income Calculation service; so you can focus on originating, not calculating
- A dedicated Non-QM Underwriting team to give you fast, accurate and consistent answers to questions and underwriting decisions

### Solutions Non-QM 1, 3 and 4 at a glance:

#### Solutions Non-QM 1:

- FICOs to 660
- Loan limits to \$3M, Fixed and ARM products, and IO w/ 40 yr term
- LTVs to 90% and no MI required
- DTI up to 55%
- Owner-occupied, second home and investment
- Purchase, Rate/Term, Cash-Out
- SFR, PUD, 2-4 units, condos, condotel
- Texas Cash-out 50(a)(6) eligible

#### Solutions Non-QM 3:

- FICOs to 660
- Max Loan Amount \$3M, 30-year fixed rate and 40-year fixed rate IO
- Max LTV 90%
- Documentation Types and Qualification are the same as Solutions Non QM 1
- Properties, Transactions, Occupancy, Borrower Eligibility are the same as Solutions Non QM 1
- Reserves same as Solutions Non QM 1 except no reserves waiver allowed for rate/term refi
- FTHB not eligible for interest only
- Forbearance/Loan Mod/Deferral seasoning is 4 years
- 40-year fixed rate with interest only for 10 years
- Allows a Fixed Expense Ratio of 50% regardless of profession

#### Solutions Non-QM 4:

- 12 and 24 Month Standard Documentation
- 12 and 24 Month Bank Statement Documentation
- 1-year and 2-year 1099 Documentation
- Asset Utilization
- Available products include a 40-year fixed rate with interest only for 10 years
- Loan amounts to \$3M
- DTI to 50%
- LTVs to 85% and no MI
- FICO starting at 660
- Rural properties are eligible

Since 2000, Plaza Home Mortgage has been here for you. We have the expertise and hands-on know-how to guide you through whatever your business needs are, and help you build your success.

Visit us at [plazahomemortgage.com](https://plazahomemortgage.com) or email us at [hereforyou@plazahomemortgage.com](mailto:hereforyou@plazahomemortgage.com) for more information.

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