

Plaza's Solutions Non-QM



Price, flexibility and enhanced service. Be confident. Go Non-QM.

Today there are nearly 10 million self-employed Americans, and that number keeps growing. To help our broker clients serve this market, Plaza Home Mortgage® has solutions to fit the needs of the self-employed professionals and other non-W2 borrowers, plus alternative documentation and expanded eligibility for W2 earners as well.

Our Solutions Non-QM program has:

- Expanded eligibility guidelines and alternative documentation options:
 - Standard documentation
 - Bank statement
 - P&L
 - VOE
 - 1099
 - Asset depletion
- Loan limits to \$3.5 million, Fixed and ARM products, and IO w/ 40 yr term
- A free Bank Statement Income Calculation service; so you can focus on originating, not calculating
- A dedicated “Scenario Desk” and Non-QM Underwriting team to give you fast, accurate and consistent answers to questions and underwriting decisions.

Program features:

- Owner-occupied, second home and investment
- Purchase, Rate/Term, Cash-Out
- SFR, PUD, 2-4 units, condos
- DTI up to 55%
- LTVs to 90% and no MI required
- FICOs to 660
- Texas Cash-out 50(a)(6) 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, or email us at hereforyou@plazahomemortgage.com for more information.



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