



NOT YOUR AVERAGE FINANCING SITUATION? NO PROBLEM!

Non-QM Options Available

We know that no two borrowers are the same! That's why we offer a wide array of mortgage options for almost every situation. Through our non-QM loan options, we offer mortgage solutions for borrowers with almost any financial situation.

Bank Statement

For self-employed borrowers and those without a traditional line of income, bank statement loans may be a great option! These mortgage options allow a buyer to qualify using recent bank statements instead of W-2s, tax returns or pay stubs.

ITIN

ITIN mortgages are options for U.S. resident and non-resident aliens that are not eligible for a Social Security number. Instead, the borrower uses their Individual Tax Identification Number (ITIN) they were issued by the IRS.

Debt Service Coverage Ratio (DSCR)

A DSCR loan is an option for real estate investors in which the lender qualifies the borrower using the rental income the property is expected to generate.

Derogatory Credit Events

We have options for borrowers that have had significant derogatory credit events, including bankruptcies, foreclosures, short sales and more.

Asset Depletion Options

These options use your liquid assets, such as bank accounts, retirement accounts or certificate of deposits (CDs) as income to qualify.

High Debt-to-Income Ratio (DTI)*

We have options for borrowers with DTIs that wouldn't normally qualify for traditional loans.

Interest-only

Interest-only mortgage options allow the borrower to pay only the interest via monthly payments for an introductory amount of time. These loans are great for the savvy borrower looking for low payments to better use their assets.

Excessive Financed Properties

These options are designed to meet the needs of investors with up to 50 financed properties.



THE
SHUMATE
TEAM



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