



# Non-QM Program Highlights

## Bank Statement

- Up to 90% LTV, no MI
- Credit scores starting at 600
- Two years seasoning for foreclosure, short sale, bankruptcy or deed-in-lieu
- 12 or 24 months business bank statements (must own at least 50% of the business past two years)
- 12 or 24 months personal bank statements (must own at least 25% of the business past two years)
- Loans up to \$3 million (minimum loan \$150,000)
- Two years self-employed required
- No tax returns required
- 1099 option available
- Up to 85% on second homes and investment properties

## ITIN Mortgage Loan

- Up to 75% LTV
- Credit scores starting at 600
- One year seasoning for foreclosure, short sale, or deed-in-lieu
- Two years seasoning for bankruptcy
- Loans up to \$2.5 million
- Primary home only
- Up to 50% DTI
- One unit only

Non-warrantable condos allowed on all programs

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## Platinum Jumbo

- Up to 95% LTV, No MI
- Credit scores starting at 660
- Loans up to \$3 million (minimum loan \$250,000)
- Four years seasoning for foreclosure, short sale, bankruptcy or DIL
- Full doc only
- DTI to 40/50%

## Portfolio Select

- Up to 90% LTV with no MI
- Credit scores starting at 600
- One year seasoning for foreclosure, short sale, or deed-in-lieu
- Two years seasoning for bankruptcy
- Loans up to \$2.5 million
- Up to 50% DTI
- 40 year fixed rate interest only available

## Asset Qualifer

- No employment, no income, no DTI
- Primary residence
- Credit scores starting at 700
- Loans up to \$3 million
- Maximum 75% LTV
- Five years seasoning for foreclosure, short sale, or bankruptcy

## Investor Cash Flow “No Income”

- Up to 80% LTV
- Credit scores starting at 600
- No personal income used to qualify
- No limit on number of properties financed (5 with AOMS)
- Must have housing history and own a primary home
- No employment required on application
- Qualification based on property cash flow (minimum DSCR 1.0)
- DSCR 1.00 - 0.85 minimum 700 FICO and max 80 % LTV
- No DSCR needed with minimum 700 FICO and max 75% LTV
- Loans up to \$1.5 million (minimum loan \$75,000)
- Properties can be in LLC's name
- Short-term & VRBO's ok / No condo hotels

## Foreign National

- Up to 70% LTV
- No U.S. or foreign credit score needed
- Minimum DSCR 1.0
- Must live and work outside U.S.
- ACH auto-payment is required from a FDIC US institution
- Loan amounts up to \$1.5 million, minimum loan amount of \$75,000



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