



*The NonQM Experts*

# Product Overview

1 About Us

2 Our Offices

3 Products

4 Process

# About Us

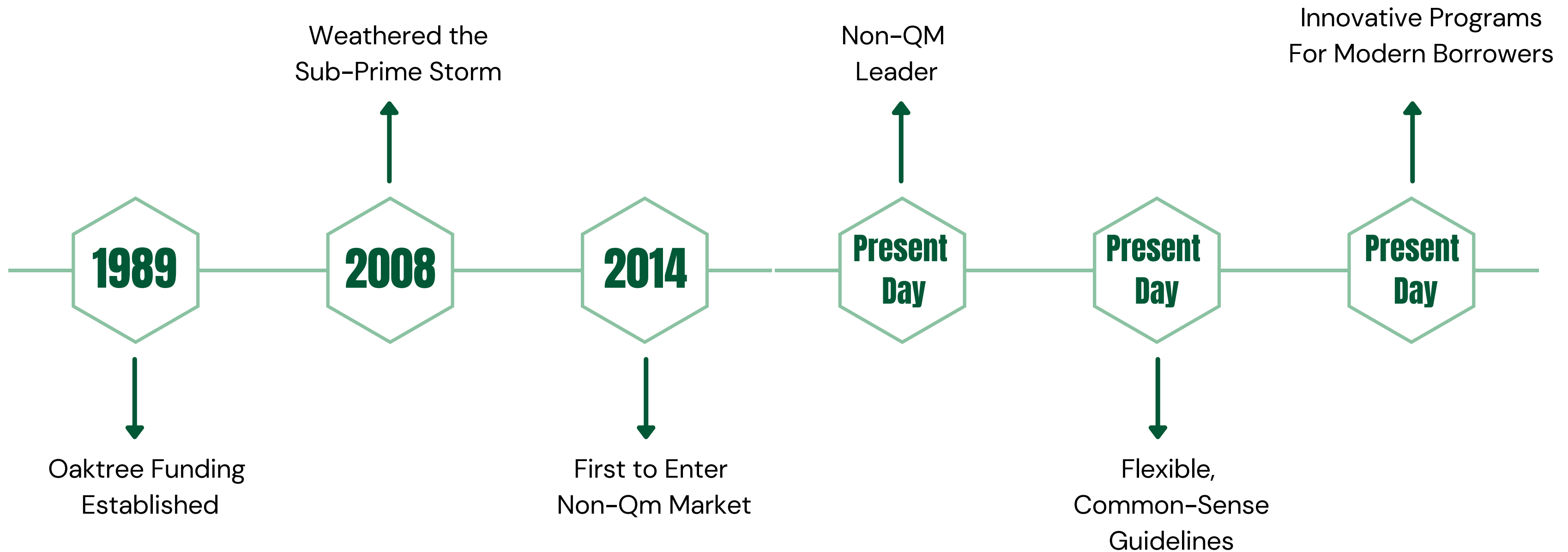
- Non-QM Experts
- Jumbo Loan Experts
- Wholesale & Retail Lending
- Nationally Ranked Top 10 Non-QM Lender-Funded Volume



# Our History

Over 30 Years of Lending Excellence

Lending  
Non-QM Innovation  
Since Day One.



# We Value

- 1 Open Honest Communication
- 2 Full Transparency
- 3 Friendly Services
- 4 Timely Results
- 5 Responsible, Make-Sense Lending Solutions



# Our Offices

Corporate Headquarters  
Located in Chandler, Arizona

1

Chandler,  
Arizona

2

Upland,  
California

3

Philadelphia,  
Pennsylvania



# What Is NonQM?

**A Non-QM loan, or a non-qualified mortgage, is a type of mortgage loan that allows you to qualify based on alternative methods, instead of the traditional income verification required for most loans.**

Doc types:

Full

ALT

Reduced

Express

Investor

Jumbo



# Non-Agency

- Max loan amount of \$4M
- 90% LTV To \$1.5M
- 2-4 Unit Properties Up To 85% LTV
- FICO Down To 600
- Bankruptcy seasoning 12 months
- Interest Only Available



# Bank Statement Program

- 12–24 Month program
- 2 Month program with CPA letter
- No tax returns needed (business or personal)
- Up to 3 bank accounts
- Can combine with additional income





# Blanket Mortgage

- Loan amount up to \$3 Million
- Up to 70% LTV
- Covers 3–25 Properties under 1 loan
- Interest only
- Purchase/Rate & Term/Cash Out
- Combine refinance and purchase
- Only experienced investors are eligible for cross collateral loans.
- 1–4 residential units are eligible. 5–8 Residential and 2–8 Mixed use property are not eligible.
- DSCR: A Loan DSCR and Property DSCR is required to be calculated.
- Maximum loan term cannot exceed 30–years.
- Loan DSCR:
  - o Minimum loan DSCR is 1.20
  - o Loan DSCR is calculated as follows...Total of gross rental income for all properties/loan PITIA



# 1099

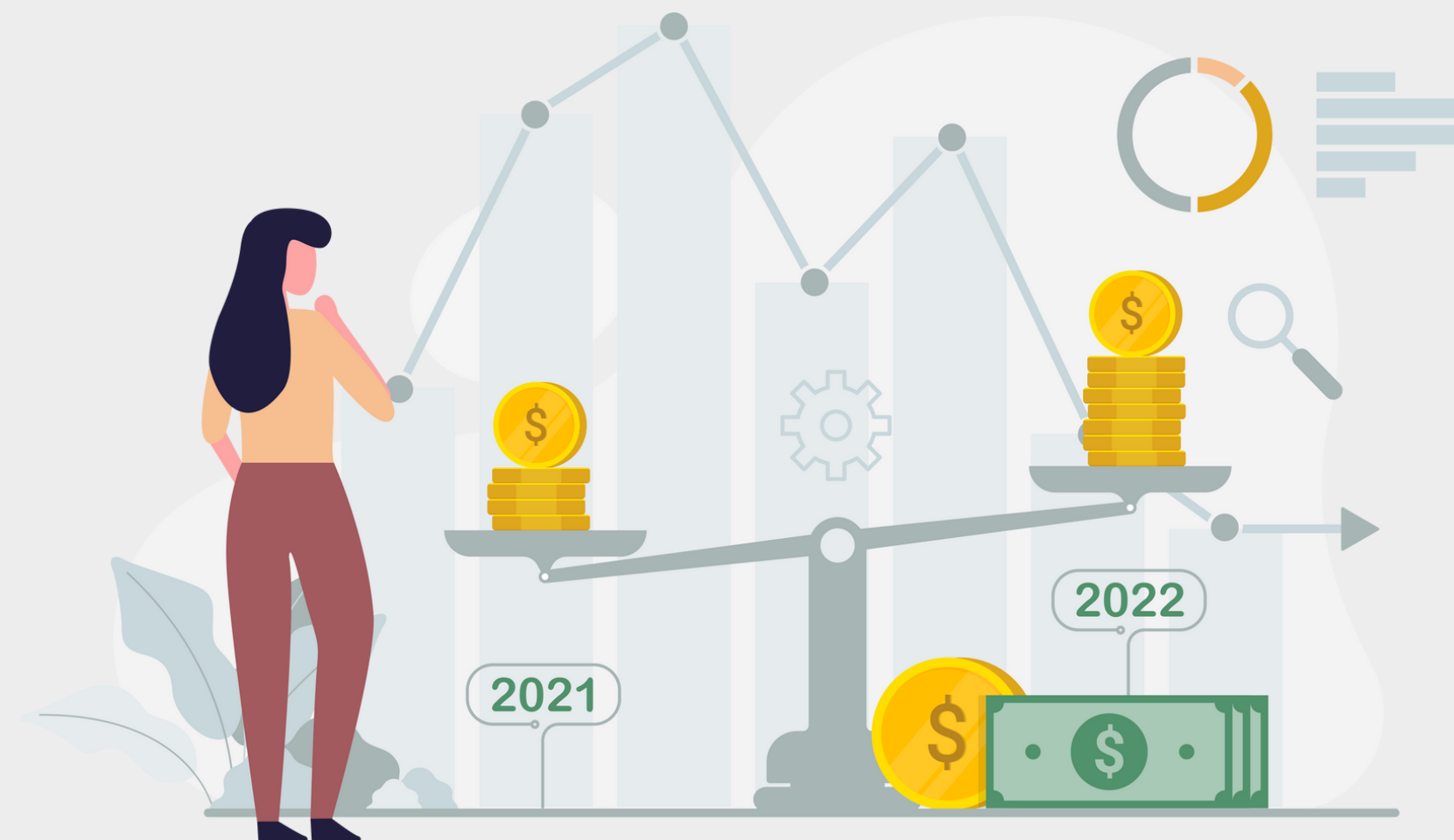
Independent contractors: truck drivers, health care workers, real estate agents, construction workers...

- 1 Year 1099/tax return
- 15% expense factor
- Down to 600 credit score
- Can be combined with other forms of income
- Exceptions made for less than 2 years of employment



# Asset Depletion

- Monthly income = net qualified assets/60 months  
(stocks, bonds, mutual funds, vested amount of retirement accounts and bank accounts)
- Primary residence
- 700 Credit score
- 75% LTV



# Titanium

- Up to 85% LTV
- 12 Months Of Bank Statements
- Single Year Tax Return And P&L Or  
Single Year W2 & Pay Stub
- \$3.5M Loan Amount



# Foreign National

- Specific to Non-US Residents looking to purchase a property in the United States for Investment Purposes
- Borrowers with No US Credit Eligible (Letters of reference from Country of Origin Required)
- Loan Amounts up to \$1.5M
- LTV's up to 75%
- Eligible for DSCR Ratio's down to 0.75



# ITIN

- Maximum loan amount = \$1,500,000
- Max LTV at 80% with a 740+
- 65% LTV with a score as low as 680
- Primary residence only
- Non-Warrantable condo and 2-4 unit allowed – If owner occupies a unit
- DACA allowed



# Short Term Lending – Fix & Flip

- 85% LTV on Purchases – 100% on Rehab
- 24–48 Hour underwriting approval
- 1–4 Units, condos, & town homes
- Loan amounts up to \$2.5M
- 12 Month term



# Short Term Lending – Bridge Loan

- Fastest turn-times
- 12 Month loan term
- Interest only payments
- 1-4 Unit properties up to \$2.5M





# Multi Family

- Residential 5 – 8 Units
- Max 2-acres
- Loans with an interest only feature may use the ITIA payment
- Loan amounts \$2,000,000 require DSCR  $\geq$  1.00 and Debt Yield of 9% or greater
- Short-term rental use/income not eligible. 14.6.1 – BORROWER EXPERIENCE
- Made for experienced Investors only
- Minimum DSCR  $\geq$  1.00
- $DSCR = \frac{\text{Eligible monthly rents}}{PITIA}$
- Commercial unit(s) may be occupied by the borrower's business
- Maximum loan term cannot exceed 30-years
- Gift funds are not allowed for 5-8 Residential properties



# Investor

- Loan Amount Up To \$3M
- Cash Out On Non-Warrantable Condos Allowed
- No income, no employment
- Can close in an LLC
- Products allowed:

40 year fixed interest only, 5/6 Arm, 7/6 Arm



# Jumbo Arm

- Cash Out Up To 65%
- DTI Up To 45%
- Products Allowed: 15 Year Fixed, 5/6, 7/6, and 10/6
- First Time Home Buyers Up To \$ 1 Million in Loan Amount



# Expanded Jumbo A+ Fixed

- Full amortization 30 or 40yr
- Loan amounts up to \$3.5 M
- Interest only
- Full Doc
- 2nd Homes allowed
- Up to 50% DTI
- Up to 80% LTV
- Purchase, R&T, & Cash Out



# Process



1 48–72 Hour Credit Decision

2 24–48 Hour Condition Review

3 Hands–On Submission Support

4 Detailed Conditions Overview

5 Timely Responsiveness

6 CD Released Once All PTDs  
Have Been Cleared

7 Service Is Relationship–Oriented

8 Multiple Points Of Contact

# Why Oaktree

- 1 Exception tree
- 2 Nationally Ranked Top 10 Lender for NonQM Funded Volume
- 3 Common Sense Underwriting
- 4 In House Operations
- 5 Hands On Support





**We're done!**

