

# Plaza's Solutions Non-QM



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

Today there are nearly 10 million self-employed Americans, and that number keeps growing. To help you 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
  - 1099
  - Asset depletion
- Loan limits to \$4 million, Fixed and ARM products, and IO w/ 40 yr term
- 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.

### Program features:

- Owner-occupied, second home and investment
- Purchase, Rate/Term, Cash-Out
- SFR, PUD, 2-4 units, condos, condotel
- 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](http://plazahomemortgage.com), or email us at [hereforyou@plazahomemortgage.com](mailto:hereforyou@plazahomemortgage.com) for more information.

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