



1099 Only Loans

MIN 620 FICO - UP TO 90% LTV

- ✓ No tradeline requirement w/ 3 credit scores
- ✓ 1 or 2 years - 1099 or transcripts
- ✓ 12/24 month average minus expense ratio
- ✓ Non-Perm up to 80% LTV
- ✓ Unlimited Cash in Hand
- ✓ Cash-out used for reserves
- ✓ SFR, Condotels, Condos, 2-4
- ✓ Loan amounts up to \$4m