



JUST INTEREST

- > Lower Monthly Payments
- > Higher Tax Savings*

INTEREST-ONLY MORTGAGE OPTIONS

MALIBU JUMBO

LOANS TO \$1.5M, FROM 740 FICO

- 5/1, 7/1 and 10/1 ARM
- 75% LTV up to \$1.5M for 1-4 unit, primary
- 70% LTV up to \$1.5M for one unit, second home

NEWPORT JUMBO

LOANS TO \$2.5M, FROM 600 FICO

- 10/1 ARM and 40-year fixed term
- 95% LTV to \$2M with no MI with min. 680 FICO
- 90% LTV to \$2.5M with no MI with min. 720 FICO
- 90% LTV to \$2M with min. 720 FICO
- Cash out up to 95% LTV with no MI
- Non-occupant co-borrowers
- Derogatory credit – 3 years seasoning

SUNSET INVESTOR SOLUTIONS

LOANS TO \$5M, FROM 620 FICO

- 30-year, 40-year, 7/1 ARM and 5/1 ARM
- No income qualification
- No reserve***
- Foreign Nationals, with min. 660 FICO

VENICE NON-QM

LOANS TO \$2.5M, FROM 650 FICO

- 5/1 and 7/1 ARM
- Up to 50% DTI
- 6- and 12-month Bank Statements
- Derogatory credit: 1 & 2 years seasoning**
- Bank statements: 80% LTV to \$750K
- Gift funds allowed on investment transactions
- Foreign Nationals

ZUMA NON-QM

LOANS TO \$5M, FROM 580 FICO

- Up to 85% LTV to \$5M on Purchase and R/T
- 12- or 24-months Bank Statements OR 12- or 24-months Full Documents

PRIME: Up to 85% LTV with min. 660 FICO

CREDIT FLEX: Up to 80% LTV with min. 580 FICO

INVESTOR: Up to 80% LTV with min. 580 FICO

- No seasoning req. on recently settled derogatory credit
- 30- and 40-year fixed
- Max. DTI up to 55%
- Cash in hand may be used to meet reserve requirements (restrictions apply)

CONTACT US TODAY

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