

SMART SOLUTIONS

Zuma Non-QM gives you more options to qualify your borrowers with loans to \$3M.



Ideal for "Just Miss" borrowers who do not fit conventional or jumbo underwriting guidelines. Alternative qualification for wage earners and self-employed borrowers.

- 1-Year Full-Doc Tax Returns
- 1-Year 1099 or 1099 Transcripts + Expense Statement or P&L - ***Ideal for self-employed borrowers earning 100% commission, consultants and contractors***
- 12-Months P&L from CPA or EA
- Asset Depletion - ***Non-retirement age OK to use retirement assets***
- Crypto Currency (Bitcoin and Ethereum) allowed for down payment, closing and reserves
- FICO's from 620; DTI up to 55%
- 30-year and 40-year Interest-Only - ***Lower monthly payments***
- Reserve amount based on fully amortized or interest-only
- Unlimited cash-out when LTV <= 50%
- Only 30-days assets for closings and to meet reserves
- Reserves only required on subject property
- **Transfer Appraisals Allowed**

