



FLEX SELECT

- Loan Amounts From \$125K to \$3.5M
- First-Time Homebuyers Eligible With Restrictions
- Max 90% LTV
- 640 Min FICO
- Max DTI 55% (With Restrictions)
- 15-, 30- and 40-Year Fixed, 40-Year Interest-Only, 5/6 SOFR ARM, 5/6 SOFR ARM Interest-Only Products
- 2/1 Temporary Buydown Available
- Primary, Second Home and Investment Properties
- Purchase, Rate/Term and Cash Out
- Unlimited Cash Out LTV \leq 60%
- Single-Family Residence, PUD, Condo (Warrantable and Non-Warrantable Only), Condotel, 2-4 Units, Co-ops and Manufactured Housing Options for Delegated Correspondents Only, up to 20 Acres
- U.S. Citizen, Permanent Resident Aliens, Non-Permanent Resident Aliens, Non-Occupant Co-Borrowers for Owner Occupied Option Available
- Full Doc: 1 or 2 Years
- Alt Doc: 12 or 24 Months Bank Statements, 2 Years 1099, Asset Utilization (60 Months), WVOE, P&L Only With 2 Months Bank Statements, P&L Only, Tip Income
- Options With Restrictions for Housing History up to 0x90x12 and \geq 12 Months Housing Event Available
- Gift Funds and Interested Party Contributions Options Available
- DU* Express Underwriting Option Available

KEY FEATURES

Unlimited Cash Out

Asset Utilization

WVOE + 2 Mos Bank Statements



NMLS# 75597 866.435.2562 NQMF.COM

