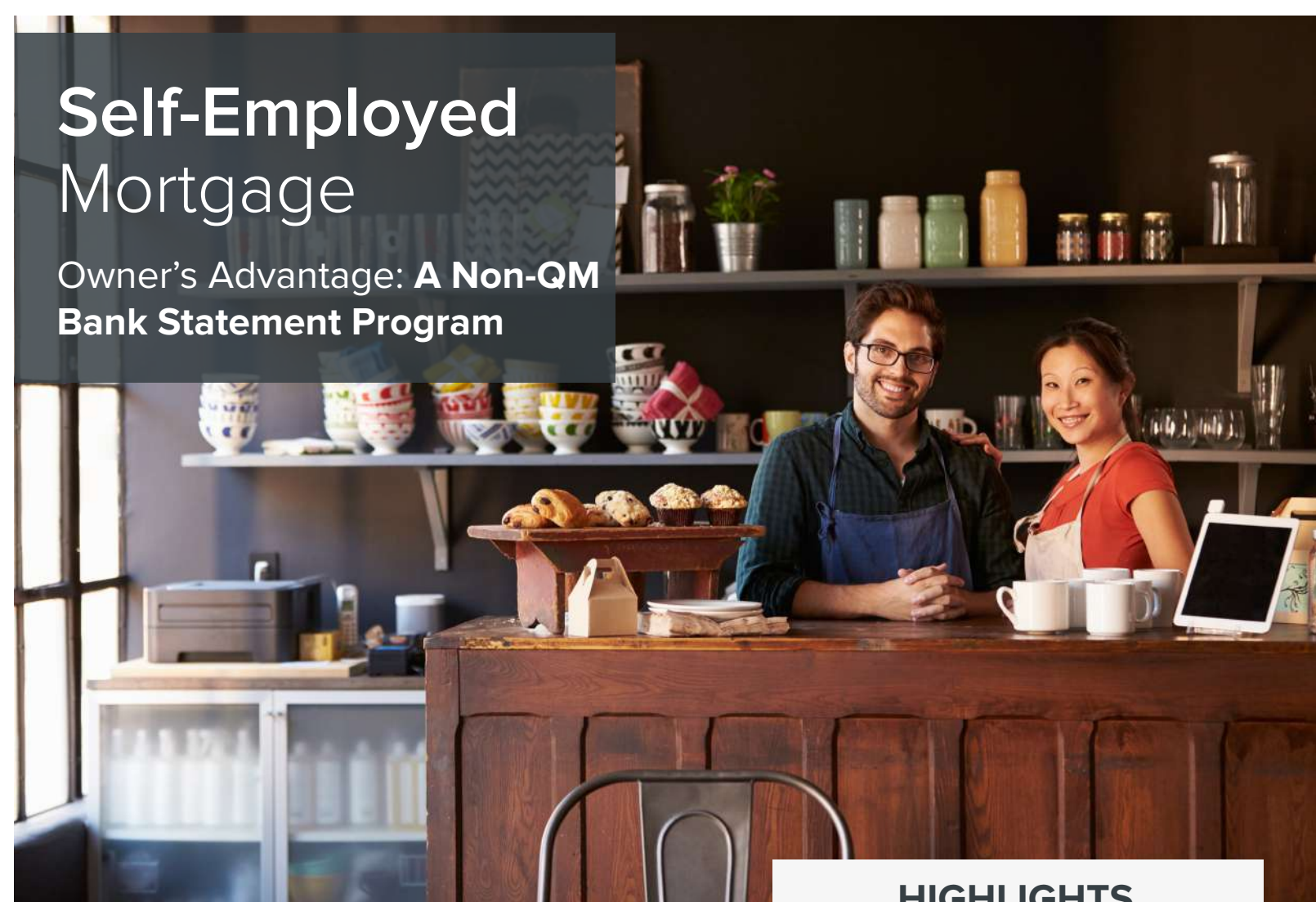


Self-Employed Mortgage

Owner's Advantage: A Non-QM Bank Statement Program



HIGHLIGHTS

OWNER'S ADVANTAGE

- Up to \$2.5M loan amounts
- LTV up to 80%
- Non-warrantable condos considered
- First time homebuyers up to \$1.5M
- No tax returns required*
- For self-employed borrowers only
- O/O, 2nd home, and investment^
- FICOs from 680

A Convenient Mortgage For Your Hardest Working Borrowers.

Now your self-employed borrowers don't have to jump through hoops to make a loan program work for them.

Owner's Advantage is exclusively for self-employed borrowers with substantial reserves and a stable income. No tax returns or tax transcripts are required* since income is conveniently supported by deposits from either personal or business bank statements.

*Receipt of tax returns/transcripts results in ineligibility for product
^Only available in NY & CT for Investment properties

CONTACT ME TODAY!