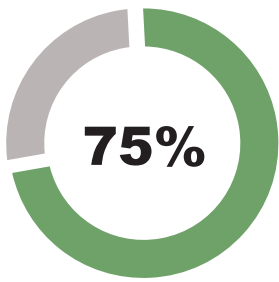


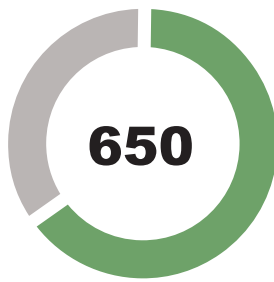
NMSI portfolio program _____

NO INCOME NO EMPLOYMENT PROGRAM

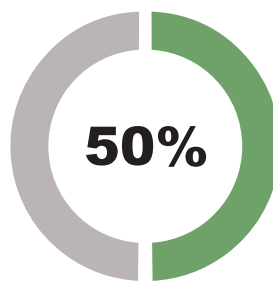
ASSET TO QUALIFY



MAX. LTV



MIN. FICO



MAX. DTI



MAX. LOAN AMOUNT

Qualify with enough Liquid Assets to cover the loan amount and closing cost.
Two(2) Month's PERSONAL Bank Statements OR/AND Retirement account

PROGRAM HIGHLIGHTS

- ❖ 30 YEAR FIXED, 5/1 & 7/1 ARM
- ❖ Owner Occupied & Investment
- ❖ SFR, PUD, Condo
- ❖ Purchase & R/T: 75% LTV up to \$750K
- ❖ Purchase & R/T: 65% LTV up to \$3MM
- ❖ Cash-Out: 70% LTV up to \$750K
- ❖ Cash-Out: 60% LTV up to \$3MM
- ❖ No Tax Returns, No W-2, No Paystubs
- ❖ Income is left blank on the application
- ❖ Reserves are not required



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