

NMSI PORTFOLIO

WHEN OTHER LENDERS SAY NO, WE SAY YES

As low as 580 FICO / Up to \$3 MM / Up to 90% LTV(No MI) / 50% Max. DTI

say **Yes**
NMSI
PORTFOLIO

Outside of Traditional Guideline

PORTFOLIO 101

NPA 30 | NPA 5/1 | NPAI 5/1

Primary & 2nd Home
Up to \$3 MM
Up to 90% LTV (No MI)
Max 50% DTI
100% Gift funds
Interest-only option

FICO
650⁺

* Refer to page 5 of rate sheet

PORTFOLIO 102

NHO 30 | NHO 5/1

Primary & 2nd Home
Up to \$1.5 MM
Up to 90% LTV (No MI)
Max 50% DTI
100% Gift funds
BK 7 & 11: 2 years seasoning

FICO
610⁺

* Refer to page 5 of rate sheet

PORTFOLIO 103

NFS 30 | NFS 5/1

Primary & 2nd Home
Up to \$1 MM
Up to 85% LTV (No MI)
Max 50% DTI
100% Gift funds
BK 7 & 11: No seasoning

FICO
580⁺

* Refer to page 6 of rate sheet

PORTFOLIO 104

NIP 30 | NIP 5/1

Investment
Up to \$1.5 MM
Up to 85% LTV (No MI)
Max 43% DTI
BK 7 & 11: 2 years seasoning
Unlimited financed properties

FICO
620⁺

* Refer to page 6 of rate sheet

