








See What's Changed NON-QM just got BETTER

More Flexibility / More solutions / More Opportunities

| | | OLD | NEW |
|---|-------------------------------------|------------------------|--|
| 1  | LLC Vesting for Investment Property | Not Allowed | ✔ Allowed |
| 2  | Escrow Impound for DSCR | Required | ✔ Not Required |
| 3  | VOD | Sourcing Required | ✔ No Sourcing Required |
| 4  | Cryptocurrency | Not Accepted | ✔ Accepted ¹ |
| 5  | Non-Warrantable Condos | Not Allowed | ✔ Allowed ^{2 3} |
| 6  | ADU Eligibility | SFR + 1 ADU Max | ✔ 1-3 Units w/ ADUs Allowed (4 total units) |
| 7  | Delayed Financing | Purchase Funds Sourced | ✔ No Sourcing Required |

¹ Cryptocurrency: Maximum 70% of current balance allowed for reserve requirements.

² Non-Warrantable Condos: Subject to full review, project must be 100% complete, more than 50% sold, must align with agency safety requirements. *

³ CPM delivery restriction: Project must fully comply with parameters in CPM's comment section. *

* Available for Non-QM 3 programs only.

Contact your AE today For full guideline details