








12MOS

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