

PORTFOLIO MAXX

Alternative Documentation

Consolidated. Simplified. Flexible.

We've consolidated our original programs in an effort to simplify non-QM origination while creating greater flexibility for borrowers and brokers.

Portfolio MAXX Alternative Documentation Highlights

- Up to 5% points and fees
- Credit scores as low as 620
- Loan amounts up to \$3M
- 5/1, 7/1, 10/1 LIBOR ARM
- Maximum cash out \$2,000,000
- 15 and 30 year fixed available

Option One | Asset Qualification

- Foreign Nationals allowed
- Borrowers are qualified based on verified liquid assets
- Employment and income are not stated on 1003
- DTI not calculated
- 4506T not required
- Payment shock not calculated

Option Two | Bank Statements

- Self-employed borrowers* using bank statements with or without asset amortization
- DTI up to 50%
- Personal or business bank statements allowed
- If business and personal accounts are combined, or if borrower is using only business bank statements, income is evaluated using a 50% expense factor for business related deposits.
- Payment shock not calculated

* A borrower with a 25% or greater ownership interest in a business is considered self-employed
All states (including DC) are eligible except DE, ME, MA, OH, RI, WY. Interest Only Restriction No I/O in Illinois.



Winprime Lending is built around providing a streamlined operational flow with the purpose of providing superior processing underwriting, and funding timelines that exceed industry standards

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WINPRIME LENDING

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