

PORTFOLIO MAXX

Agency Plus

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 Agency Plus Highlights

Minimum 620 Credit Score
Loan Amounts Up to \$ 3M

Portfolio MAXX Agency Plus Features

- Cash out allowed up to \$2,000,000
- LTV up to 80%
- Multiple options (5/1, 7/1, 10/1 ARM and 15 and 30 year fixed available)
- Conforming, high balance and jumbo loans for borrowers who own multiple financed properties
- DTI up to 50%
- Full documentation required - income/assets
- US Citizens, Permanent Resident Aliens and Non-Permanent Resident Aliens allowed
- Interest Only available for all ARMs*
- Loans ≤ \$424,100 credit and income documentation determined by DU
- Payment shock not calculated
- First time home buyers allowed
- Cash out from subject may be used towards reserves
- No ownership seasoning requirement for cash-out refinance

* 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

(213) 382-7770
www.winprimelending.com



WINPRIME LENDING

695 S. Harvard Blvd. 3rd Floor, Los Angeles, CA 90005
BRE # 01870337 • NMLS # 255994

PORTFOLIO MAXX

Alternative Documentation

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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
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PORTFOLIO MAXX

Foreign National

Our Portfolio MAXX Series brings Foreign National business to you.

Portfolio MAXX Foreign National may provide the right Foreign National loan solution for borrowers who visit the United States frequently but do not have U.S. citizenship.

Portfolio MAXX Foreign National expands your borrowers' purchasing options, including up to \$2M in funding. Contact your WinPrime Lending Wholesale AE today!

Option One | Full Documentation

- FICO not required, 620 if available
- Credit reference letter in lieu of credit report
- Purchase/Rate and Term Loan amounts from \$100K up to \$2.5M
- Cash out up to \$2.0M
- LTV / CLTV to 65%
- 15 and 30 Year Fixed, 5/1, 7/1, 10/1 ARMs
- DTI up to 50%
- Conforming, high balance and jumbo loans for borrowers who own multiple financed properties
- Standard Fannie Mae full income and asset documentation required
- Condominiums allowed - FNMA eligible
- Interest Only available on ARM Loans*
- No payment shock requirement
- Accept Visa Waiver Program where applicable

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Option Two | Asset Qualification

- For borrowers with unique situations
 - Use Liquid Assets to Qualify
- LTV/CLTV to 65%
- FICO not required, 620 if available
- Credit reference letter in lieu of credit report
- Loan amounts up to \$2.5M
- Minimum loan amount \$100K
- 15 and 30 year fixed, 5/1, 7/1, 10/1 ARMs
- Maximum cash out \$2.0M
- Employment and income are not required to be disclosed on the 1003 loan application
- Full asset documentation is required for both funds to close and reserves
- Assets can be cash in the bank, stocks, bonds or mutual funds
- Asset levels in the verified accounts are expected to be consistent and sustained over the most recent (12) month period
- No Payment Shock requirement
- Accept Visa Waiver Program where applicable



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PORTFOLIO MAXX

Investor

Know a real estate investor who paid cash for their property?
We can help your borrower leverage their real estate return!

Portfolio MAXX Investor Highlights

**Loan qualification based on the cash flow of the subject property
(Debt Coverage Ratio)**

No tax returns required

Portfolio MAXX Agency Plus Features

- Qualify strictly off cash flow of subject property (DCR)
 - DCR - 1.0
 - No Vacancy Factor
- No Income/No Employment Verification
 - No Tax Returns/4506-T
 - No DTI calculated
- Min. FICO 620
- No seasoning for cash-out
- Borrowers can own unlimited financed properties
- Cash out up to \$2M
- Multiple options: 5/1, 7/1, and 10/1 ARM and 30 & 15 year fixed
- Interest Only available (5/1, 7/1, and 10/1 ARM)*
- Borrower must have a history of owning and managing commercial or residential investment real estate
- Up to 8 properties or \$2M for one borrower, whichever is less
- Min. loan amount \$100,000
- Collateral - Up to 80% LTV/CLTV

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