



Non QM LOAN PROGRAMS

95% LTV

Up to \$1.5 Million

80% LTV

Up to \$3 Million

80% LTV

Up to \$1.5 Million with credit score of 620

DTI^{up} to 55%

With 80% LTV

Subordinate Financing

with 90% CLTV

Cost of the Mortgage

Being High Risk Loans, Non-QM loans may include higher interest rates, closing costs, Interest-Only period or, Pre-Payment penalties.

Mortgage Terms

The interest rate for a 5/1 ARM will readjust after the initial 5 year fixed period then every year thereafter. For an ARM with a cap structure of 2/2/5, the maximum rate increase will be 2% after the introductory fixed rate period, then 2% per year thereafter with an overall limit of 5% for the life of the loan. For example, a 5/1 ARM financed at 3% with a cap structure of 2/2/5 would have a maximum rate of 8% (3% + 5%) during the life of the loan.

Pre Payment Penalties

If full/partial payment is made to payoff/reduce principal balance during first 5 years of loan closing, 6 months of interest on the amount of prepayment that exceeds 20% of original principal balance will be levied (unless restricted by State law).

Alternative Documentation Loans*

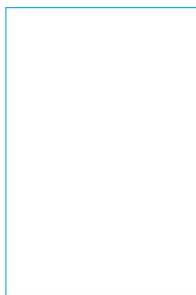
Additional cost may be charged to the loan amount when alternative income documentation (such as a bank statement) is used to verify income and assets of a borrower for qualification purposes.

ARM - Adjustable-Rate Mortgage.

Credit score eligibility does not guarantee loan approval.

*Higher Interest Rates, Points and / or Fees may apply.

Prepayment penalties not available in New Mexico and loans vested to individuals in New Jersey.



Rep Name

NMLS XXXXXXXXXXX - Designation

Designation

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Street Address 1

City, State Zip

Branch NMLS XXXXXXXXXXX

Disclaimer - XXXXXXXXXXX

