

# Business Purpose, Bank Statement, Bridge, No Ratio— All in One Place.



## Flexible Loan Solutions for Investors, Entrepreneurs, and Self-Employed Borrowers

### DSCR, No-Ratio & Business Purpose Lending

- DSCR up to 80% LTV; ATR loans up to 85%
- No-Ratio up to 75% LTV – No reserves required
- No seasoning required – Listed properties allowed

### Full Doc & Alt-Doc Flexibility

- Self-Employed: Only personal tax returns required
- Wage Earners: Use Work Number – no W-2s needed
- Up to 55% DTI | FICOs down to 600

### Bank Statement Loans

- Up to 90% LTV for OO / 85% for NOO
- 100% of personal bank deposits allowed
- Loan amounts up to \$4M

### Unique Scenarios Considered

- Non-traditional properties: Tiny Homes, Modular, 3D-Printed, up to 10 Acres, Hobby Farms
- Flexible income documentation: K-1 Only, Single Paystub, Written VOE
- Expanded property types and loan sizes: Mixed-Use, Lease Options

### ITIN & Foreign National

- Up to 90% LTV for ITIN with a valid work visa
- Crypto and foreign asset funds accepted
- No repatriation or U.S. residency documentation

### 1099 & Asset Depletion

- 1099 up to 90% LTV – no expense factor applied
- 12- or 24-month options available
- Qualifying assets can be used as income

### Recent Credit Events? No Problem

- Bankruptcy allowed as recent as 6 months (OO)
- Unlimited 30- and 60-day mortgage lates permitted
- Bridge Loans available with FICOs down to 550

## Ready to Move Forward?

Share your loan scenario today and discover flexible options built around your goals.



### Rick Cabezas

CEO at VM Capital Partners, Inc.

Phone: (954) 606-6600

Mobile: (323) 454-3757

Email: ceo@vmcapital.info

Web: vmcapital.info

