

THE BUSINESS FACTS



GOOD FOR LOAN OFFICERS

1. Close More Loans

Expand potential borrower base by offering responsible Non-QM loan options

2. Be an Industry Leader

Provide credit access to an under-served market segment

3. Grow Your Business Responsibly

GOOD FOR BORROWERS

1. Home Ownership Opportunity

Responsible Non-QM loans open doors for millions of borrowers

2. Reasonable Payments

Often cheaper than rent

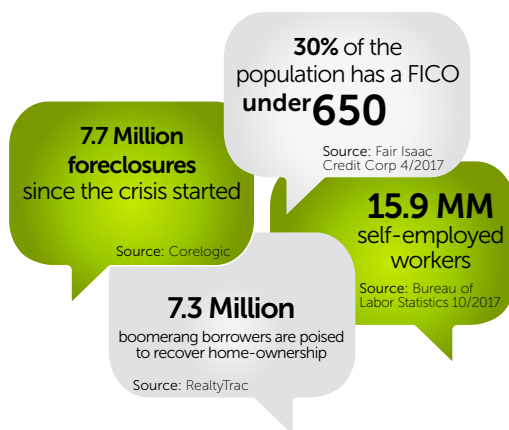
3. Responsible & Transparent Products

GET ANSWERS QUICK

The **Deephaven Deal Desk** is designed to help quickly determine which borrowers are likely to qualify for our programs. Whether it is a general guideline question, complex income situations or an exception request... **Deephaven's experienced mortgage professionals are here to help every step of the way!**

📞 Call: 844.DHM.WHSL

✉ Email: dealdesk@deephavenmortgage.com



Deephaven Mortgage is the premier provider of private-capital liquidity for Non-QM residential mortgage loans responsibly made to millions of borrowers who are unable to obtain a traditional government-financed mortgage.

Deephaven partners with lenders who share the vision for rebuilding the non-government mortgage market and providing common sense-driven underwriting decisions centered around a borrower's ability to repay.



THE OPTIONS

- Loan Amounts to \$2.5M
- Cash Out Proceeds to \$1M
- 30 Year Term with 10 Year I/O
- LTV's to 90%
- FICO's as low as 500
- Debt Ratios to 55%
- Personal & Business Bank Statements
- Non-Warrantable Condos
- No Income Business Purpose Loans
- Non-Owner/Investment/Foreign Nationals

Expanded-Prime

Borrowers Just Outside of Prime

Full Doc	Bank Statement
660 Min FICO	700 Min FICO
85% Max LTV	80% Max LTV
Seasoning: 60 Mo. from Bankruptcy	
Seasoning: 60 Mo. from Housing Event	

Near-Prime

Borrowers Outside of Prime

Non-Prime

Borrowers with Credit Blemishes & Recent Housing Issues

Full Doc	Bank Statement	Full Doc	Bank Statement
620 Min FICO	620 Min FICO	500 Min FICO	580 Min FICO
90% Max LTV	90% Max LTV	85% Max LTV	80% Max LTV
Seasoning: 36 Mo. from Bankruptcy		Seasoning: 12 Mo. from Bankruptcy	
Seasoning: 36 Mo. from Housing Event		Seasoning: 0 Mo. from Housing Event	

INVESTMENT PROPERTY

Investors looking for Maximum LTV

Full Doc	Bank Statement	Investor Advantage
560 Min FICO	620 Min FICO	640 Min FICO
80% Max LTV	80% Max LTV	75% Max LTV
Seasoning: 24 Mo. from Bankruptcy		Seasoning: 24 Mo. from Bankruptcy
Seasoning: 0 Mo. from Housing Event		Seasoning: 24 Mo. from Housing Event

CONTACT US

For more information on our services, products or to become a Deephaven partner contact us today.

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