

# 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

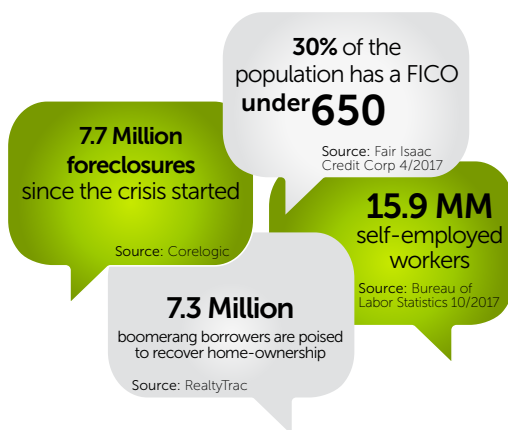
The **Deephaven Scenario Desk** is designed to help quickly determine which loans may be eligible for purchase. Whether it is a general guideline question, complex income situations or an exception request...

**Deephaven's experienced mortgage professionals are here to help every step of the way!**

📞 Call: 800.983.0457

✉ Email: [scenario@deephavenmortgage.com](mailto:scenario@deephavenmortgage.com)

🌐 Online Desk: [www.deephavenmortgage.com/products/products-scenario/](http://www.deephavenmortgage.com/products/products-scenario/)



**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%
- FICOs 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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## VISIT US

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