

# OUR NON-QM PRICING GOT

# BETTER

KVOE

Only  
VERIFICATION  
OF DELEGATED UNDERWRITING  
EMPLOYMENT

Portfolio Reduced Doc  
Program

No 4506T • No Tax Returns



REDUCED  
DOC

TVOE



ITIN



Allow foreign nationals to  
purchase or refinance  
Investment property easier.

Foreign  
National

FOREIGN  
NATIONAL

DSCR  
Debt Service Coverage Ratio

$$DSCR = \frac{\text{Gross Market Rent}}{PITIA} \geq 1.00$$

\* PITIA = Principal + Interest + Taxes + Insurance + HOA Dues

DSCR