

No Ratio Owner-Occupied Mortgage

Opening the Door to Homeownership with Less Documentation

A No Ratio mortgage is a financing solution that can make the dream of homeownership real, even without the standard documentation needed for a traditional mortgage. This flexible loan option is available when purchasing or refinancing primary or secondary homes.

No Ratio Highlights for Homebuyers

- No personal income or employment verification required
- Available on Owner-Occupied or 2nd Homes
- Gift Funds for Down Payment & Closing Cost OK
- First-Time Home Buyers welcomed
- 401K & stocks can be used for reserves
- Loan Amounts up to \$2.5M
- Minimum FICO 620



Good Option for Borrowers who are:

- Self-Employed
- Commission/Gig-based
- Influencers, artists, vloggers
- Online or cash-based business owners
- Have good credit history but may be carrying larger than normal debt

Contact me today to learn more: