

OUR NON-QM PRICING GOT

BETTER

KVOE

Portfolio Reduced Doc Program

No 4506T • No Tax Returns



REDUCED DOC

Only
**VERIFICATION
OF DELEGATED UNDERWRITING
EMPLOYMENT**

TVOE



ITIN

I Work Hard & Pay Taxes
ITIN
Individual Taxpayer
Identification Number

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