

# The Innovative Leader in Non-QM Lending



# The Sprout Approach:

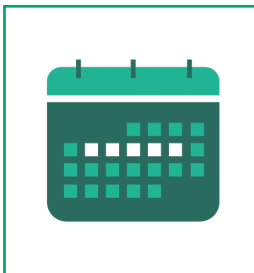
Innovative products and alternative qualifications for all types of financing needs

## Innovative Products



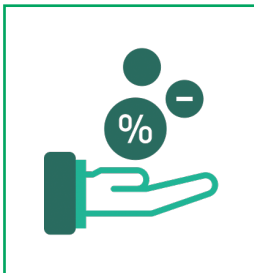
- Jumbo Loans
- Moderate Credit/ Recent Credit Events
- Investment Properties
- Self-Employed Individuals

## Alternative Qualifying Methods



- Bank Statements
- Asset Depletion
- Residual Income
- Debt Service Coverage
- No Ratio

## All Types of Financing Needs



- Primary and Second Homes
- Investment Properties
- Mixed-Use
- Foreign Borrower
- Non-Warrantable Condos

See additional solutions on back panel.



[www.sproutmortgage.com](http://www.sproutmortgage.com)

844.664.6100

# Solutions That Help You Succeed



## The Non-QM Advantage

Discover the advantages of Non-QM lending during rising rate periods including innovative products, flexible qualifying criteria and common-sense underwriting.

Sprout offers real-life lending solutions to help the growing number of under-served consumers who are often excluded from traditional financing options.



## The Sprout Difference

While many mortgage companies put technology ahead of people, Sprout emphasizes the human touch in financing by providing clients with **personalized, professional services** at every step including:

- loan scenario planning assistance
- bank statement review
- application submission and processing



## Tools to grow your business

Sprout is committed to empowering our clients with the tools and knowledge required to reach their goals and expand market share. Benefit from in-person business development training, as well as personalized marketing materials on The Sprout Marketing Store. And, our new Qualifi tool makes it easy and convenient to find the perfect loan program for every borrower need-24/7.

# We Help You Say Yes When Others Say No

Look to Sprout Mortgage for innovative products, flexible qualifying criteria, and common-sense underwriting.



## Alternative Qualifying Loan Program

- 12 to 24 months bank statements
- Credit scores as low as 620
- Separate personal and bank statements not necessary
- Wage earner, salaried and/or commissioned borrowers allowed
- Loan amounts to \$6 million - *or more*



## Jumbo Loan Programs

- 95% LTV with no MI
- Credit scores as low as 620
- DTI ratio up to 50%
- Jumbo Prime with 1+ year income history
- Loan amounts to \$6 million - *or more*
- Non-warrantable condos allowed



## Moderate Credit Loan Program

- Min credit score 580
- Mortgage lates allowed
- Recent foreclosure, bankruptcy, or short sale allowed
- Up to 85% LTV (Purchase, R/T refi)
- Up to 80% LTV (cash-out refi)
- Gifts permitted



## Investment Loan Programs

- 80% max LTV for Purchase, Rate & Term refinance
- No personal income used to qualify
- No limit on number of financed properties
- Foreign investors, gifts permitted
- Cash-out loan amounts up to \$5 million - *or more*



## Fix and Flip

- Line of Credit-apply once, fund many projects
- Simplified approach to Renovation Lending
- Construction finance up to 90% of total project
- No cash reserves or tax returns

90 Merrick Avenue  
East Meadow, NY, 11554  
844.664.6100  
[www.sproutmortgage.com](http://www.sproutmortgage.com)

