



NEW PRODUCT ANNOUNCEMENT

NEW: PORTFOLIO A

Introducing the New Portfolio A program featuring Non-QM/Alt Doc Income Documentation Types: Banks Statement, 12 Month P&L, 1- or 2-year 1099, Asset Depletion, Investment Property DSCR.

Section 1001: Portfolio A

Eligibility Matrix Portfolio A - Prime						
Full Doc - Purchase & Rate/Term Refinance	Maximum Loan Amount	LTV/CLTV 1,5	Credit Score	DTI	Reserves	
Primary	\$1,000,000	90%	740	50%	6 months	
		85%	680			
		80%	660			
	\$2,000,000	80%	720		9 months	
		80%	700			
		75%	680			
	\$3,000,000	80%	740		12 months	
		75%	720			
		70%	700			
Second Home/ Investment	\$1,000,000	80%	740		50%	6 months
		80%	680			
		75%	660			
	\$2,000,000	75%	720	9 months		
		75%	700			
		70%	680			
	\$3,000,000	75%	740	12 months		

		70%	720		
		70%	700		
Alt Doc 2 - Purchase & Rate/Term Refinance					
Primary	\$1,000,000	90%	740	50%	6 months
		85%	680		
		80%	660		
	\$2,000,000	80%	720		9 months
		80%	700		
		75%	680		
	\$3,000,000	80%	740		12 months
		75%	720		
		70%	700		
Second Home/ Investment	\$1,000,000	80%	740	50%	6 months
		80%	680		
		75%	660		
	\$2,000,000	75%	720		9 months
		75%	700		
		70%	680		
	\$3,000,000	75%	740		12 months
		70%	720		
		70%	700		
Full Doc - Cash- Out Refinance					
Primary	\$1,000,000	75%	740	50%	6 months
		75%	680		
		70%	660		
	\$2,000,000	75%	720		9 months
		70%	700		
		65%	680		
	\$3,000,000	70%	740		12 months
		70%	720		
		65%	700		
Second Home/ Investment	\$1,000,000	75%	740		6 months

		75%	680			
		70%	660			
		70%	720			
	\$2,000,000	70%	700			9 months
		65%	680			
		65%	740			
	\$3,000,000	65%	720			12 months
		65%	700			
		Alt Doc 2 – Cash-out Refinance				
Primary	\$1,000,000	75%	740	50%	6 months	
		75%	680			
		70%	660			
	\$2,000,000	75%	720			9 months
		70%	700			
		65%	680			
	\$3,000,000	70%	740			12 months
		70%	720			
		65%	700			
Second Home/ Investment	\$1,000,000	75%	740	50%	6 months	
		75%	680			
		70%	660			
	\$2,000,000	70%	720			9 months
		70%	700			
		65%	680			
	\$3,000,000	65%	740			12 months
		65%	720			
		65%	700			

Eligibility Matrix Portfolio A2 – Non-Prime					
Standard Credit - Purchase & Rate/Term Refinance	Maximum Loan Amount	LTV/CLTV 1,5	Credit Score	DTI	Reserves

Primary	\$1,500,000	80%	700	50%	3 months
		80%	660		
		75%	620		
Second Home/ Investment	\$1,500,000	75%	700	50%	3 months
		70%	660		
Standard Credit - Cash- Out Refinance					
Primary	\$1,500,000	75%	700	50%	3 months
		70%	660		
Second Home/ Investment	\$1,500,000	65%	700	50%	3 months
		60%	660		

Eligibility Matrix Portfolio A DSCR				
Purchase & Rate/Term Refinance	Maximum Loan Amount	LTV^{1,4}	Credit Score	Reserves
Investment Property (DSCR ≥ 1.0)	\$1,000,000	80%	740	3 months
		80%	700	
		75%	680	
		75%	660	
	\$2,000,000	65%	Foreign National	12 months
Investment Property (DSCR < 1.0)	\$1,000,000	75%	700	6 months
		70%	680	
Investment Property (DSCR ≥ 1.0)	\$2,000,000	70%	740	6 months
		70%	700	
		65%	680	
		65%	700	
Cash Out Refinance ^{2,3}	\$1,000,000	60%	680	3 months
		75%	740	
		75%	700	
		70%	680	
	\$2,000,000	60%	660	12 Months
Investment Property (DSCR ≥ 1.0)	\$2,000,000	60%	Foreign National	12 Months
		70%	700	6 months

		65%	680	
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Portfolio A			
Program Name	Product Code	Caps	Loan Term (in years)
Full Doc & Alt Doc			
Non-Conforming 5/6 SOFR ARM	P56A	2/1/5	30
Non-Conforming 30Y Fixed	P30A	NA	30
Non-Conforming 40Y Fixed Interest Only	P40AIO	NA	30
Non-Conforming 5/6 SOFR ARM	P56A2	2/1/5	30
Non-Conforming 30Y Fixed	P30A2	NA	30
Non-Conforming 40Y Fixed Interest Only	P40A2IO	NA	30
DSCR			
Non-Conforming 5/6 SOFR ARM DSCR	P56ADSCR	2/1/5	30
Non-Conforming 30Y Fixed DSCR	P30ADSCR	NA	30
Non-Conforming 5/6 SOFR ARM DSCR Interest Only	P56ADSCRIO	2/1/5	30
Non-Conforming 30Y Fixed DSCR Interest Only	P30ADSCRIO	NA	30

Features for Portfolio A:

The Portfolio A program is designed for Non-QM income types and Non-Warrantable Condos.

- Primary 1-4 unit
- Second Home 1-unit
- Investment 1-4 unit

Eligible Transactions:

- Purchase
- Rate & term Refi
- Cash-out Refi
 - TX50a6 ineligible

The following Documentation Types are Eligible:

- Full Doc
- Alt Doc
 - Bank Statement – 12 Month
 - Bank Statement – 24 Month
 - 12 Month P&L
 - 1099 – 1- or 2-years
 - Asset Depletion

Debt Service Coverage Ratio:

- > 1.25
- ≥ 1.0 – 1.25
- < 1.0 – Minimum 0.75

Select the appropriate Doc Type in Encompass:

(A) Alternative
(F) Full Documentation
(R) Reduced
(B) Streamline Refinance
(C) No Documentation
(D) No Ratio
(E) Limited Documentation
(U) No Income, No Employment, and No Assets on 1003
(G) No Income and No Assets on 1003
(H) No Assets on 1003
(I) No Income and No Employment on 1003
(J) No Income on 1003
(K) No Verification of Stated Income, Employment, or Assets
(L) No Verification of Stated Income or Assets
(M) No Verification of Stated Assets
(N) No Verification of Stated Income or Employment
(O) No Verification of Stated Income
(P) Verbal Verification of Employment(VVOE)
(Q) One paystub
(S) One paystub and VVOE
(T) One paystub and one W-2 and VVOE or one year 1040 No Income on 1003
Bank Statement - 12 Month
Bank Statement - 24 Month
12 Month P&L
Asset Depletion
DSCR < 1
DSCR > 1
DSCR > 1.25
1099

GENERAL PROGRAM INFORMATION

PROGRAMS

- A: Expanded Prime Program
- A2: Non-Prime Program
- DSCR Program

Credit Eligibility Prime A & Non-Prime A2

Criteria	Prime A	Non-Prime A2
Housing History	0x30x12	0x60x12
Foreclosure / Short Sale / Deed in Lieu Seasoning	48 Months	24 Months
Chapter 13 Seasoning	48 Months	Discharged
Chapter 7 & 11 Seasoning	48 Months	24 Months

DOCUMENTATION

Documentation types include:

- Portfolio A & A2:
 - **Full Documentation:** 1- or 2-years W-2s or tax returns
 - **Alternative Income Documentation:** Personal Bank Statements, Business Bank Statements, 1099s, or 1-Year Profit and Loss Statement, Asset Depletion
- Portfolio A DSCR:

LOAN AMOUNTS

- **Minimum loan amount: \$100,000.**
- **Maximum Loan amount: \$3,000,000; DSCR: \$2,000,000**

See Guidelines Section 1001 – Portfolio A for complete details.



MARKETING

RISE: Rental Income Simplified Experience - Investment Property Debt Service Coverage Ratio (DSCR) Loans

Click here for available marketing materials!

The collage features several marketing materials for RISE loans:

- Brochure 1 (Left):** Titled "RISE RENTAL INCOME SIMPLIFIED EXPERIENCE". It lists key benefits: "RISE gives you the option to purchase an investment property without using your own income to qualify", "There's no limit to the number of properties owned/financed", and "This program available for experienced and first time investors." It also includes a list of program highlights such as "Investment properties only", "Min Loan amount \$100,000", "Max Loan amount \$2,000,000", "80% LTV at 700 FICO", "75% LTV at 680 FICO", "DSCR down to .75", "First time investors allowed at 75% LTV (FTHB not allowed)", "Foreign Nationals eligible", and "Gift funds permitted with 10% borrower funds".
- Brochure 2 (Middle):** Titled "RISE RENTAL INCOME SIMPLIFIED EXPERIENCE". It features the text: "Whether you are just getting started with your investment portfolio, or an experienced investor, RISE may take you to the next level, program highlights include:"
- Social Media Graphic (Right):** Features the text "Go Social!" in a handwritten font, the RISE logo, and the message "RISE gives you the option to purchase an investment property without using your own income to qualify." Below this is a grid with a red square containing a white house icon and the text "There's no limit to the number of properties owned or financed.", and a blue square with a hand icon and the text "I CAN HELP!".
- Bottom Right:** A graphic with the text "This program is available for experienced and first time investors." and the RISE logo.

Bank Statement Loans

Click here for available marketing materials!



BANK STATEMENT PROGRAM
AN ALTERNATIVE FOR SELF-EMPLOYED BORROWERS WHO MAY QUALIFY JUST USING BANK STATEMENTS.

PROGRAM DETAILS

- 12 or 24 Month Personal or Business Bank Statements
- Loan amounts \$250,000 - \$2,000,000
- Max 50% DTI

PRIMARY & SECOND HOMES:

- 80% LTV with 680 FICO Score
- 60% LTV 661 FICO Score

INVESTMENT PROPERTIES:

- 75% LTV with 740 FICO Score
- Purchase, Refinance and Cash-out transactions available (LTV Reduced on C/O)
- Bank Statement Income can be combined with wage earning spouse income

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SUPREME LENDING

Go Social!

PROGRAM DETAILS

- 12 or 24 Month Personal or Business Bank Statements
- Loan amounts \$250,000 - \$2,000,000
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PRIMARY & SECOND HOMES:

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INVESTMENT PROPERTIES:

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CONTACT BLOCK

SUPREME LENDING

First Loan Officer 813.883.2348

For loan comparison flyers, email Marketing@Supremelending.com



TRAINING

The Products Department will offer training on Portfolio A:

When: Tuesday, June 27th at 11:00 am.

Register in advance for this webinar:

https://learning.supremelending.com/learn/course/612/portfolio-bank-statement-1099-asset-depletion-dscr-product-training?generated_by=13039&hash=bf36fc126d5012af18c28de3793be3aa7052190a

After registering, you will receive a confirmation email containing information about joining the webinar.

Contact us today for more information!

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