

## MORTGAGE SOLUTIONS FOR THE NON-TRADITIONAL BORROWER

# Asset Qualifier



Borrowers with cash reserves, but no steady income can sometimes run into challenges using a traditional mortgage loan. With the Asset Qualifier program, they can use their assets to qualify versus the traditional income and employment qualification requirements.

- Loan amounts to \$2MM
- 620 Min FICO
- Fixed and adjustable-rate mortgages
- Interest-only options available
- No employment or income documentation required
- All occupancy types (primary residence, second home or investment property)
- Liquid assets can be used as alternative qualification method
- Non-warrantable Condos may be considered
- 2 years removed for any major credit event
- Multiple qualification options
- Funds can be in checking, savings, money market accounts, marketable securities, or retirement accounts

Reach out to find out how our mortgage solutions can help the non-traditional borrower.



### Graciano Perez Jr

Loan Originator | NMLS ID#1891084  
gperez@mybplloan.com  
bluprinthomeloans.com/graciano  
5280 E. 2nd Street  
Long Beach, CA 90803



**714-342-7419**



Equal Housing Lender. MLO State Licensing Information CA CA-DBO1891084

NFM Lending is not affiliated with any real estate companies. You are entitled to shop around for the best lender/real estate company for you. A pre-approval is a preliminary verification of your credit and assets and not a guarantee that you will be approved for a mortgage loan. The loan application approval will only be given when the property appraisal, title search, and other verifications are complete. Additional financial documentation may be necessary. Subject to Debt-to-Income and Underwriting requirements. This is not a credit decision or a commitment to lend. Eligibility is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral, and underwriting requirements. Make sure you understand the features associated with the loan program you choose, and that it meets your unique financial needs. NFM, Inc. d/b/a NFM Lending. For NFM, Inc.'s full agency and state licensing information, please visit [www.nfmlending.com/licensing](http://www.nfmlending.com/licensing). NFM, Inc.'s NMLS #2893 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). NFM, Inc. is not affiliated with, or an agent or division of, a governmental agency or a depository institution. Copyright © 2022.