

Enhanced Loan Programs Ready To Help You Grow

Loan programs engineered to serve the needs of your **Non-QM** borrowers.

Select Series			Investor Series
SP A10 Select Bank Statements or 1099	SP A11 Select Asset Optimizer	SP J10 Select Jumbo Full Doc	SP I10 Investor Debt Service Coverage
<ul style="list-style-type: none"> • Max Loan Amount \$4M • Cash-outs to \$3M 	<ul style="list-style-type: none"> • Interest Only option • Up to 50% DTI 	<ul style="list-style-type: none"> • Gifts permitted • Min 660 credit score* 	<ul style="list-style-type: none"> • Primary, second homes, investment and business purpose properties
<ul style="list-style-type: none"> • Up to 85% LTV • Sprout's Bank Statement Desk optimizes income prior to underwriting • CPA P&L statement not required • Other income acceptable 	<ul style="list-style-type: none"> • Up to 80% LTV • Asset Depletion Factor of 60 months • 100% Depletion of qualified assets • Other income acceptable • Foreign Borrowers permitted 	<ul style="list-style-type: none"> • Up to 85% LTV • 1 year Income Documentation • Foreign Borrowers permitted 	<ul style="list-style-type: none"> • Min DSCR 115% of PITIA • Max Loan Amount \$3M • Up to 70% LTV • 1-4 Units, Warrantable and Non-Warrantable Condos • Gifts permitted • Foreign Borrowers permitted

* Min 680 credit score in NY

With interest rates at or near historic lows, there is tremendous demand for conforming loans. **We are fully prepared to meet that demand.**

Premier Series	Agency Series
SP E1 Premier Jumbo Full Doc	SP C1 Conventional Agency
<ul style="list-style-type: none"> • 90% LTV to \$1M • Max Loan Amount \$3M • Max DTI 43% 	<ul style="list-style-type: none"> • Cash-Out Refis to 60% LTV • No MI • Primary, second home and investment properties
	<ul style="list-style-type: none"> • Up to 95% LTV on Primary, 90% LTV on 2nd Homes • Up to 85% LTV on Investment properties • Loan Amounts to Fannie Mae limits • Max cash-out \$250K • Max DTI 50% • MI required on loans over 80% LTV

Grow your volume with loan programs designed for today's market

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