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REALTOR OPPORTUNITY GUIDE

More buyers.
More ways home.

First-mortgage options for borrowers who fall outside the standard box

More buyers may be closer to qualifying than they think. A different look at income, assets or property cash flow can open another path.

Name	Phone
Email	Website
NMLS	

For real estate and mortgage professionals only. Product highlights are subject to change. Confirm current eligibility and guidelines before presenting a financing option.



THE OPPORTUNITY

The borrowers Realtors meet now

A conventional preapproval does not tell the whole story. Five borrower profiles deserve another look.

01	**Self-employed**	Current business cash flow may look stronger than tax returns.
02	**Rental-property investors**	The property's income may support qualification.
03	**High-asset borrowers**	Eligible assets may support income or qualification.
04	**Credit rebound**	A prior event may have a defined path back to eligibility.
05	**High-balance or unusual property needs**	Jumbo, foreign national and select condo options expand the conversation.

THE REALTOR ADVANTAGE

Spot the need early and bring a lending partner into the conversation before the search stalls.

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FIRST-MORTGAGE TOOLBOX

Match the borrower need to the financing path

Friendly name first. Formal product names appear in parentheses.

01

Self-employed income

(Bank Statement, 1099 & CPA P&L)

Access loans up to $3.5MM and up to 90% LTV

02

One-year income options

(1-Year Full Doc & WVOE)

Eligible current-year documentation instead of a traditional two-year history

03

Use your assets

(Asset Utilization & Asset Qualifier)

Calculate income from eligible assets or qualify without an income or DTI calculation

04

Rental property cash flow

(Access, Edge & Clean Slate DSCR)

Qualify using the subject property's income across eligible investment properties

05

A fresh start

(Clean Slate Full/Alt Doc & DSCR)

Options for prior credit events or housing-history challenges

06

High-balance and global buyers

(Agency Plus, Marquee Jumbo & Foreign National)

Additional paths for eligible borrowers and properties

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REALTOR GROWTH OPPORTUNITIES

Three niches worth building around

Each starts with a borrower conversation, not a product pitch.

01

Self-employed buyers

WHO TO KNOW

Business owners
Independent contractors
Commissioned professionals
Gig and seasonal earners

Ask how the buyer earns and deposits income before focusing on tax returns alone.

02

Investor and property niches

WHAT TO FIND

Long- and short-term rentals
One- to four-unit properties
Non-warrantable condos
Eligible condotels

Ask about expected rent, prior investor experience and property type early.

03

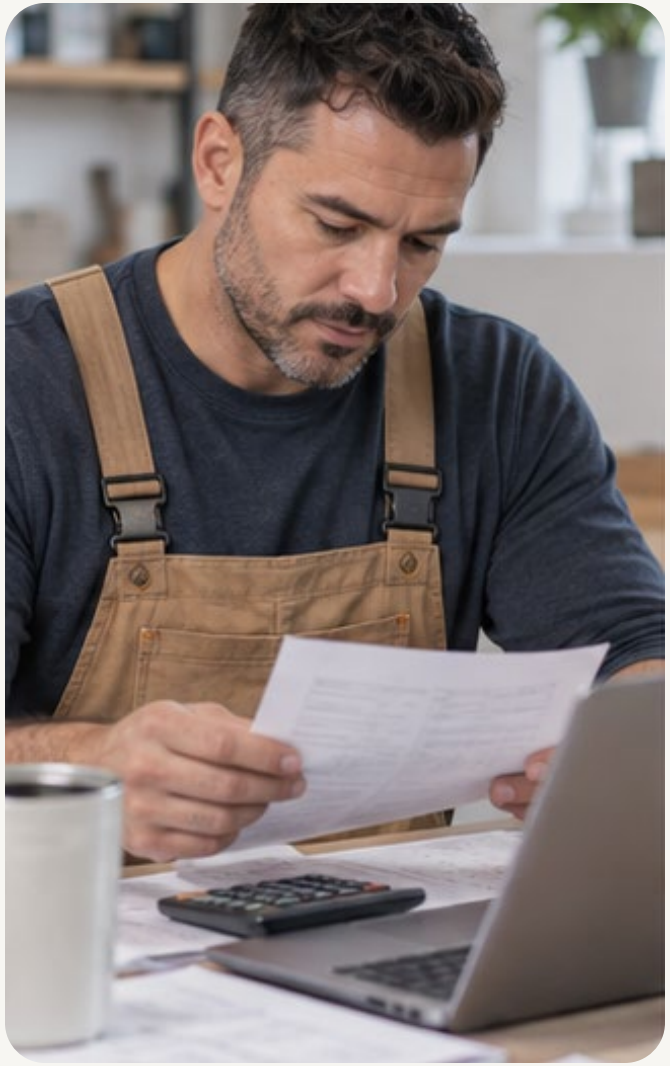
Life changes and high assets

WHEN TO REVISIT

Retirees and downsizers
Recently sold a business
Credit-event recovery
High-balance purchases

Ask about eligible assets, recent events and the buyer's current financial picture.

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CASE STUDY 01

The self-employed move-up buyer

Strong business cash flow. Tax returns tell only part of the story.

BORROWER

A local electrician owns a growing company and wants a larger home for the family.

BARRIER

Tax returns show less qualifying income after legitimate business deductions.

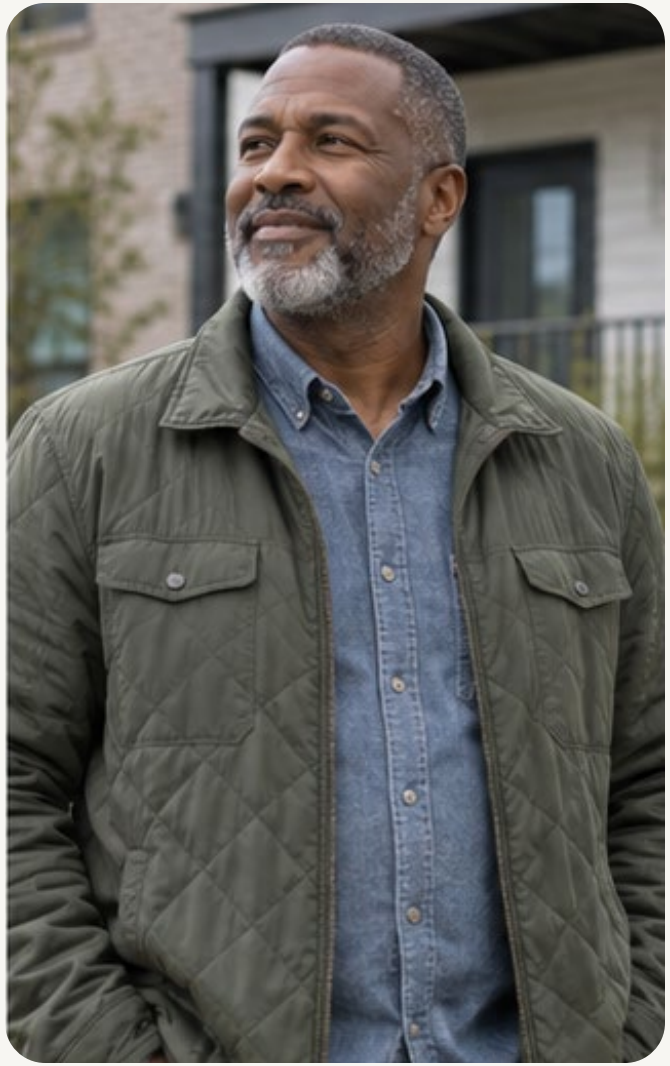
FINANCING PATH

Bank Statement, 1099, CPA-prepared P&L or 1-Year Full Doc qualification, based on the borrower's income profile.

12- or 24-month bank statement options. Access Alt Income offers loans up to $3.5MM and up to 90% LTV, subject to eligibility.

ASK **How does your buyer earn income, and which documents best show what the business produces now?**

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CASE STUDY 02

The investor expanding a rental portfolio

The property works as an investment. Personal-income qualification gets in the way.

BORROWER

A seasoned investor wants to purchase a four-unit property for long- or short-term rental use.

BARRIER

Traditional DTI qualification does not reflect the property's rental-income potential.

FINANCING PATH

Access or Edge DSCR qualification using the income and debt associated with the subject property.

Up to 80% LTV. Loan amounts up to $3MM, depending on program. Eligible 1-4 unit properties may include qualifying condos and condotels.

ASK **What rent does the property support, and will the buyer use it as a long- or short-term rental?**

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CASE STUDY 03

The retirees with significant assets

They have the funds to buy, but little traditional earned income.

BORROWER

A retired couple wants to move closer to family and purchase a new primary residence.

BARRIER

Pension and Social Security income alone do not support the requested loan amount.

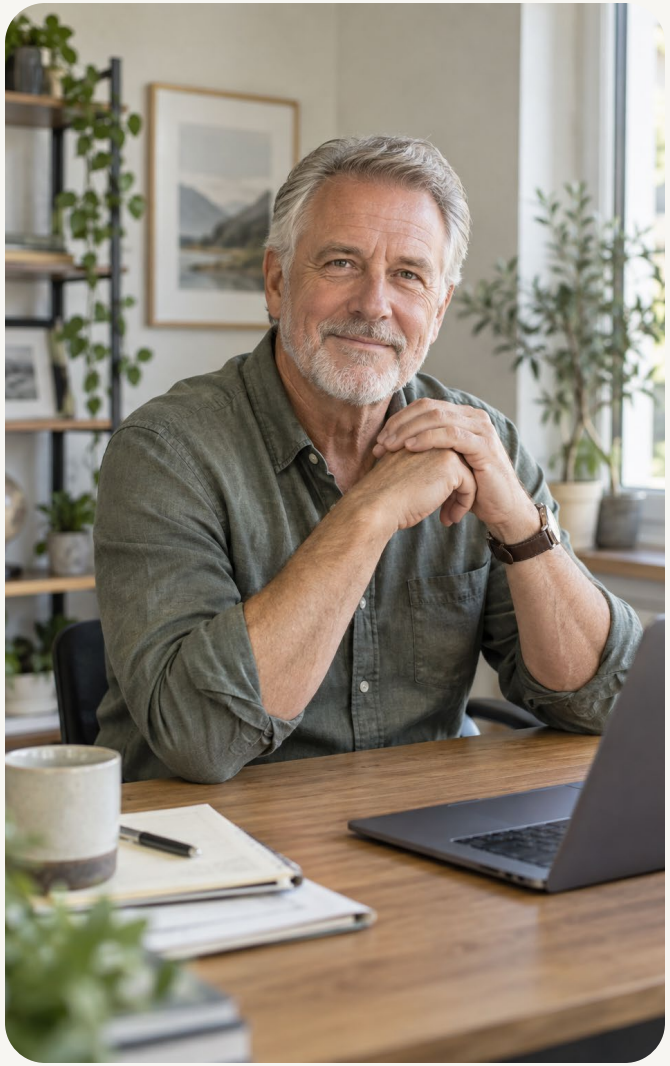
FINANCING PATH

Asset Utilization may calculate qualifying income from eligible assets. Asset Qualifier may qualify on eligible asset balances without an income or DTI calculation.

Both paths offer up to 80% LTV with FICO down to 660, subject to eligible-asset and documentation requirements.

ASK **Does your buyer have substantial liquid or retirement assets that could support qualification?**

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CASE STUDY 04

The buyer rebuilding after a credit event

Income has recovered. The credit timeline still falls outside many standard programs.

BORROWER

A business owner experienced a prior credit event, has re-established credit and is ready to purchase again.

BARRIER

The waiting period or recent housing history limits eligibility under other loan programs.

FINANCING PATH

Clean Slate Full / Alt Doc offers income- and asset-based options with defined credit-event seasoning and expanded housing-history allowances.

FICO down to 620. Loans up to $2.5MM and up to 90% LTV. Full Doc, bank statements, 1099s, CPA P&L and asset-based options.

ASK **What happened, when did it occur, and what has changed in the borrower's financial picture since then?**

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CASE STUDY 05

The high-balance buyer outside the agency box

Strong current income. A larger loan or property profile needs another path.

BORROWER

A move-up buyer has stable full-documentation income and wants a higher-priced primary residence.

BARRIER

The requested loan amount or transaction does not fit the standard conforming path.

FINANCING PATH

Access or Edge Agency Plus for full-doc Non-QM qualification, or Marquee Jumbo for eligible primary residences and second homes.

Access Agency Plus offers loans up to $3.5MM and up to 90% LTV. Marquee Jumbo offers loans up to $3MM with fixed-rate and ARM options.

ASK **What loan amount, occupancy and property type does the buyer need to make the purchase work?**

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WHY IT MATTERS FOR REALTORS

Flexible financing protects more opportunities

The practical value shows up before, during and after the transaction.

01

Revisit past leads

A buyer who did not fit six or twelve months ago may have a different path today.

02

Protect active deals

Early scenario review can surface income, credit or property issues before they threaten the contract.

03

Expand the referral base

Build relationships with business owners, investors, CPAs, financial advisors and attorneys.

04

Create repeatable niches

Use specific borrower profiles to guide prospecting and referral conversations.

The goal is simple: recognize the borrower profile early enough to keep a real opportunity moving.

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LET’S TALK THROUGH THE NEXT ONE

Bring the scenario. We’ll find the path.

Name

Phone

Email

Website

NMLS

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