

## Non-QM Product Offerings



### Alternative Income Documentation to Meet Your Borrowers' Needs:

- The Bank Statement product offers 12- and 24-month bank statement options to verify income. It is designed for self-employed borrowers who can demonstrate positive cash flow through their business or personal accounts.
- The IRS Form 1099 product utilizes one year of IRS Form 1099s to verify income.
- The Written Verification of Employment (WVOE) product allows wage-earning borrowers to qualify using a written verification of employment, in lieu of providing pay stubs, W-2s or tax returns to document their income.
- The Asset Depletion product is designed for borrowers with significant liquid assets. It evaluates the borrower's ability to repay the mortgage by calculating income based on the depletion of those assets over time.
- The Debt Service Coverage Ratio (DSCR) product is designed for real estate investors. The program evaluates eligibility solely based on the rental income of the subject investment property. No borrower income is used for the loan analysis.

### PARTNER WITH THE MARKET LEADER

**Arch Mortgage Funding, Inc.® (AMF)** — a division of Arch Global Mortgage Group — purchases Non-QM and DSCR mortgage loan products.

AMF draws on Arch's global mortgage expertise in underwriting, compliance, credit risk analysis, pricing, reinsurance and securitization to provide solutions for lenders' specific risk management needs.

Our disciplined approach to risk management enables us to support lenders with the products and service expected from a market leader.

### CONTACT US

For more information on partnering with AMF, contact our Sales Team, [sales@archmortgagefunding.com](mailto:sales@archmortgagefunding.com).

