

Expanded Income Documentation Products



Expanded Income Documentation to Meet Your Self-Employed Borrower Needs:

- Bank Statement product includes 12- and 24-month bank statement options or the use of 1099 to verify income. Designed for Self-Employed Borrowers who can show positive cash flow for income.
- Debt Service Coverage product is designed for real estate investors and qualified borrowers. The Debt Service Coverage Ratio (DSCR) is the Monthly Gross income divided by the PITIA of the subject investment property.
- Asset Depletion Product is designed for borrowers with a significant amount of liquid assets. It relies on the depletion of assets as a means by which the borrower will have the ability to repay the mortgage debt.

PARTNER WITH THE MARKET LEADER

Arch Mortgage Funding, Inc.[®] (AMF) — a division of Arch Global Mortgage Group — purchases secondary market, non-Agency and jumbo lending 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 underwriting and 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 **Laura Kay Sheely**,
lksheely@archmi.com, 319-325-0666.