

# OUR NON-QM PRICING GOT

# BETTER

## KVOE

## Portfolio Reduced Doc Program

No 4506T • No Tax Returns



## REDUCED DOC

Only  
VERIFICATION  
OF DELEGATED UNDERWRITING  
EMPLOYMENT

## TVOE



## ITIN

I WORK  
Hard  
& Pay  
Taxes

## ITIN

Individual Taxpayer  
Identification Number

Allow foreign nationals to  
purchase or refinance  
Investment property easier.

## Foreign National

## FOREIGN NATIONAL

## DSCR

Debt Service Coverage Ratio

$$DSCR = \frac{\text{Gross Market Rent}}{\text{PITIA}^*} \geq 1.00$$

\* PITIA = Principal + Interest + Taxes + Insurance + HOA Dues

## DSCR