

# 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



## 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