

# EASIER & IMPROVED Non-QM

RED, TVOE, KSI, DSCR and ITIN

OLD	NEW
3 <u>open and active</u> tradelines with 12 months history	3 <u>open or closed</u> tradelines with 12 months history
<u>2 months</u> bank statements to source closing funds/reserves	<u>1 month</u> bank statement(s) to source closing funds/reserves
Properties with oil and gas lease = <u>ineligible</u>	Properties with oil and gas lease = <u>eligible</u>

## Wonder Loans

### We Help American Dream Come True

Check out the updated [guidelines](#) for easier flexibilities for collection, charge-off and disputed accounts!