

# Specialty & Non-QM Loans

Solutions for non-traditional borrowers in Washington

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## Foreign National / ITIN

No Social Security number required. Mortgage options for foreign nationals and ITIN holders.

## No Tax Returns / Bank Statement

Income documented through 12–24 months of bank statements instead of tax returns.

## DSCR (Debt Service Coverage Ratio)

Investment property loans qualified by rental income, not personal income.

## Custom Construction

Full build from land acquisition to final walkthrough in one loan.

## HELOC / Bridge / 2nd Mortgage

Access home equity without selling. Revolving credit, bridge financing, or lump sum.

## Down Payment Assistance

Washington programs that cover part or all of your down payment.

## Manufactured Homes

Financing for manufactured homes on permanent foundations or in communities.