



Explore your Non-Qualified Mortgage options.

Take advantage of the expanded product options
at CrossCountry Mortgage.



Why CCM?

In 2025, CrossCountry Mortgage was the #1 Retail Mortgage Lender* in the U.S., with 1/35 deals nationwide being a CCM loan**.

Headquartered in Cleveland, OH, CCM was founded in 2003 and has grown to over 10,000 employees with 1,000 branches across the U.S. We offer over 120 products through 200+ investors and empower our local branches to have the autonomy to prioritize their pipelines for all phases of the loan process.

Available 7 days a week, we're dedicated to getting it done and have the loan products to bring more people home.

More mortgages for more wins.

A sampling of what we offer includes:

- Fannie Mae and Freddie Mac programs
- State bond programs
- FHA loans
- VA loans
- Jumbo loans
- Bridge loans
- Construction loans
- Land loans
- Non-Qualified mortgages
- Reverse mortgages
- Down payment assistance programs
- HELOCs
- Financing for business purposes

* Source: Scotsman Guide

**Source: HMDA Reporting



What is Non-QM?

A Non-QM loan helps borrowers with non-traditional income and/or past credit events to qualify for a mortgage.

Even if you don't have W-2s, paystubs or tax returns, we have options.

For example, we can help:

- Self-employed borrowers
- Asset heavy individuals with no income source
- ITIN candidates
- Real estate investors
- Those with unique income calculations or complex tax situations

CCM Signature Expanded

CrossCountry Mortgage is the nation's #1 Non-QM lender* for a reason. We offer a series of in-house, Non-QM loan options where we process, underwrite and close with our staff.

These options include:

- **Asset Qualifier**
You can get approved using only your liquid assets
- **Bank Statement**
Self-employed borrowers can use bank statement deposits to qualify
- **Foreign National**
Allows borrowers living abroad to finance an investment property in the U.S.
- **Full Doc**
A solution for borrowers who don't fit traditional guidelines
- **Investor Cash Flow**
Real estate investors can finance new properties using rental income
- **1099**
Self-employed borrowers can use 1099 income to qualify
- **P&L**
If you own a business, you can qualify using your professionally prepared P&L statements
- **WVOE**
Qualifies borrowers using only a written verification of employment
- **ITIN**
Gives those without a Social Security number a financing option

*Source: 2026 Scotsman Guide

CCM Signature Expanded **highlights**

- Flexible qualification options if you don't meet traditional standards
- Alternative income calculations used to qualify
- Common sense underwriting for creditworthy individuals
- Exception friendly: ~35% of Non-QM production
- Streamlined documentation options
- DSCR loans close in a matter of weeks
- Shortened seasoning period on credit events
- Interest-only options for 30- and 40-year terms
- Non-warrantable condos and condotels allowed
- All programs allow closing in an LLC, trust or corporation



Bank Statement

What is it?

- An alternative means to help qualify self-employed borrowers using bank statements in lieu of tax returns

Why does it exist?

- Allows self-employed borrowers who take advantage of tax write-offs to qualify for a mortgage
- Provides simplified underwriting method for borrowers with multiple and/or complicated businesses
- Gives ITIN and DACA borrowers a way to qualify for home financing

How does it work?

- Program qualifies the borrower based on an average of deposits showing bank statements over a 12- or 24-month period

Who benefits from this program?

- If you are self-employed, have non-traditional income or inconsistent cash flow

Highlights		
Max LTV	90% (No PMI)	
Min FICO	600	
Amortization terms	Fixed: 40, 30, 15	ARM: 5/6, 7/6, 10/6
Loan amounts	\$100K-\$4M	
Max DTI	50%	



Asset Qualifier

What is it?

- A program where qualification is determined based on financial assets rather than a DTI based on income documentation

Why does it exist?

- Designed for high-net-worth borrowers looking for easy financing options

How does it work?

- You can use your assets instead of income to qualify for a loan
- No liquidation of assets is necessary, other than funds needed for closing
- Eligible assets include checking, savings, marketable securities, retirement accounts, cryptocurrency, estates, trusts, CDs, etc.

Who benefits from this program?

- Those with high-net-worth, individuals who recently sold their business or properties, retirees or if you recently changed jobs

Highlights		
Max LTV	90% (No PMI)	
Min FICO	600	
Amortization terms	Fixed: 40, 30, 15	ARM: 5/6, 7/6, 10/6, 1/O
Loan amounts	\$100K-\$3M	
Max DTI	50%	



Investor Cash Flow (DSCR)

What is it?

- A program that qualifies an investment property based off its rental income instead of your personal income
- Also known as a Debt Service Coverage Ratio (DSCR) loan

Why does it exist?

- Alternative to hard money-lower rates
- Minimal documentation needed for fast turn times

How does it work?

- Rental income/PITIA = DSCR
- No min DSCR < 70% LTV
- No DTI or personal income considered in calculation
- Short-term rentals can use AirDNA software to qualify

Who benefits from this program?

- Experienced and mom & pop investors interested in long-term financing options

Highlights		
Max LTV	75%	
Min FICO	620	
Amortization terms	Fixed: 30, 15	ARM: 5/6, 7/6, 10/6
Loan amounts	\$100K-\$3.5M	
Max DTI	None	



Full Doc

What is it?

- An outlet for agency conforming/prime jumbo fallout that provides unique qualification features to assist more borrowers

How does it work?

- Process flow and qualification are similar to jumbo loans
- Traditional documentation requirements apply

Who benefits from this program?

- For those who need non-traditional financing options, like DACA, ITIN, asset utilization, W-2 to 1099, W-2 – K-1 or no credit score
- Buyers seeking unique property features, purchasing non-warrantable condos, condotels, hobby farms, rural homes, over 20-acre properties or ADUs
- If you experienced a recent credit event, have DTI over limit, underwent (or are undergoing) a divorce situation or need a departing residence omission

Highlights		
Max LTV	90% (No PMI)	
Min FICO	600	
Amortization terms	Fixed: 40, 30, 15	ARM: 5/6, 7/6, 10/6
Loan amounts	\$100K-\$4M	
Max DTI	55%	



Foreign National

What is it?

- A program for borrowers living abroad financing an investment property or second/vacation home in the United States

Why does it exist?

- No U.S. credit needed for Foreign Nationals who cannot obtain traditional financing

How does it work?

- Qualify the borrower off DSCR or Asset Qualifier programs
- No DTI or personal income needed
- Foreign liabilities not verified

Who benefits from this program?

- Non-U.S. citizens looking to invest in U.S. real estate

Highlights		
Max LTV	75%	
Min FICO	620 (no FICO required)	
Amortization terms	Fixed: 30, 15	ARM: 5/6, 7/6, 10/6
Loan amounts	\$100K-\$3M	
Max DTI	N/A	



1099

What is it?

- A program if you receive 1099s as your primary source of income (independent contractors, commission sales, etc.)

Why does it exist?

- Streamlined documentation option for qualified borrowers compared with Full Doc or Bank Statement

How does it work?

- Program qualifies you with your 1099 statements
- One or two years can be used to qualify
- 90% of gross receipts used to qualify

Who benefits from this program?

- Real estate agents, tech workers, independent contractors, gig employees and others who receive 1099s

Highlights		
Max LTV	90%	
Min FICO	600	
Amortization terms	Fixed: 40, 30, 15	ARM: 5/6, 7/6, 10/6
Loan amounts	\$100K-\$4M	
Max DTI	50%	



P&L

What is it?

- A program for business owners to qualify using a professionally prepared 12- or 24-month profit and loss statement

How does it work?

- Program qualifies you based on an average from your 3rd party verified profit and loss over a 12- or 24-month period
- Business affirmation letter
- Documentation must be prepared by a CPA, EPA or CTEC

Who benefits from this program?

- If you are self-employed, have non-traditional income or inconsistent cash flow

Highlights		
Max LTV	80%	
Min FICO	680	
Amortization terms	Fixed: 40, 30, 15	ARM: 5/6, 7/6, 10/6
Loan amounts	\$100K-\$2M	
Max DTI	50%	



WVOE Only

What is it?

- A program that streamlines the income verification process by going straight to the employer for verification

Why does it exist?

- For borrowers who may have a hard time or take longer qualifying based on inconsistent income

How does it work?

- Program qualifies the borrower by having the employer fill out a written verification of income (WVOE)

Who benefits from this program?

- The WVOE (Written Verification of Employment) program offers an alternative approach to income verification, providing a streamlined and reliable method for confirming your employment status.

Highlights		
Max LTV	80%	
Min FICO	680	
Amortization terms	Fixed: 40, 30, 15	ARM: 5/6, 7/6, 10/6
Loan amounts	\$100K-\$2M	
Max DTI	50%	



ITIN

What is it?

- Programs if you live and work in the U.S. and have an Individual Tax ID Number to qualify for home financing

Why does it exist?

- Provides an easy qualification process for borrowers who don't have a Social Security number

Who benefits from this program?

- Borrowers with an Individual Tax ID Number

Max LTV	
Full Doc	90%
Bank Statement & 1099	85%
DSCR	75%
P&L	70%





CCM Signature Expanded unique property types

Manufactured Homes

Financing for double-wide (or greater) manufactured homes utilized as a primary residence.

Eligible on the following Signature Series products:

- Full Doc
 - Bank Statement
 - Asset Qualification
 - 1099
 - P&L
 - WVOE
- Primary residence, purchase only
 - Must be permanently affixed to the land and you must own the land

Mixed Use

Financing for buildings that have business use in addition to normal residential use.

Eligible on the following Signature Series products:

- Full Doc
 - Bank Statement
 - Asset Qualification
 - Investor Cash Flow
 - 1099
 - P&L
 - WVOE
- You are not required to occupy the property or be the owner and/or operator of the business
 - Up to 30% of the rental income from the non-residential unit can be used for income

Condotel

Financing for condominium projects you own and operate as a hotel with registration desks and hospitality services.

Eligible on the following Signature Series products:

- Full Doc
 - Bank Statement
 - Asset Qualification
 - Investor Cash Flow
 - 1099
 - P&L
 - WVOE
- All occupancy types – primary, second home and investment
 - 500 square feet or more (less considered on exception)
 - Up to 75% loan to value
 - Fixed rate and ARM programs available

Buy **now**, sell later

We can finance the purchase of a new property, secure a listing on the current property and help you get around the stress of doing a home sale contingency.

Program highlights

- Not a bridge loan — gives homeowners with capital a chance to buy before selling
- Current home must have an LTV of 80% or less
 - We do an exterior appraisal or drive by to affirm
- Reserves required for transaction of 12- or 24-months depending on home sale status
- Rates are with or without points, depending on scenario



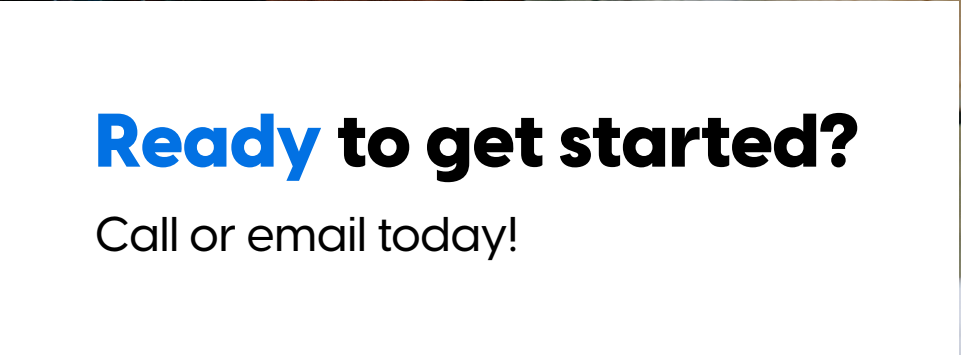


Exception friendly

Because our suite of Signature Expanded Non-QM products is in-house, we have the flexibility to consider loans on an exception basis.

Commonly requested exceptions include:

- No landlord history
- 5-10% LTV exceptions
- FICO exceptions
- Max/min loan amount
- DSCR below minimum requirement
- Excess NSF's
- Declining deposits
- Housing payment history not documented
- Multiple NW condo features
- Housing payment history > 1x30x12
- Use of business assets w/ <51% ownership
- Use of business assets w/o CPA letter
- Exceeds max acreage
- Hobby farms
- Insufficient trade lines
- Multi-unit with ADU Borrower minimum contribution
- Reserves shortage
- Self-employed <2 years
- Deed restrictions
- Foreign assets not on approved list
- Employer assistance
- Oil and gas lease
- Unique income calculation



Call or email today!

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