ARDEN CAPITAL

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THE HOMEBUYER'S GUIDE TO NON-QM LOANS

Flexible Financing Options for Modern Borrowers

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WHAT ARE NON-QM LOANS?

Non-QM (Non-Qualified Mortgage) loans are designed for borrowers who don't meet traditional lending guidelines but are still financially capable of buying a home. These loans are perfect for self-employed buyers, business owners, real estate investors, or anyone with non-traditional income sources.

WHY CHOOSE A NON-QM LOAN?

- You're self-employed and don't show enough income on tax returns
- You have strong cash flow, but write off business expenses
- You recently changed jobs or career paths
- You're a real estate investor or earn rental income
- You're looking to buy a higher-priced or non-warrantable property

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POPULAR TYPES OF NON-QM LOANS

- Bank Statement Loans: Qualify using 12–24 months of bank deposits
- Asset Depletion Loans: Use your liquid assets to qualify
- DSCR Loans: Investors qualify based on rental income (not personal income)
- Interest-Only Loans: Lower payments in the early years of the loan
- Jumbo Non-QM Loans: Higher loan amounts with flexible documentation

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WHAT TO EXPECT IN THE PROCESS

- Flexible documentation (bank statements, P&L, or assets)
- Loan terms ranging from 3, 5, 7, or 30 years
- Higher interest rates than traditional loans
- Quick turnaround and more personalized underwriting

PROS AND CONS OF NON-QM LOANS

Pros:
✅ Easier approval for non-traditional income
✅ Qualify without tax returns or W-2s
✅ Tailored loan programs for your situation

Cons:
⚠ Higher interest rates than conventional loans
⚠ Larger down payments may be required

IS A NON-QM LOAN RIGHT FOR YOU?

If you’ve been turned down by a traditional bank or want more flexible loan terms that match your unique financial situation, a Non-QM loan may be the solution.

WHY WORK WITH ARDEN CAPITAL

- We specialize in Non-QM and investor-focused loans
- We understand self-employed and real estate buyers
- Fast approvals and flexible solutions
- Personalized guidance to help you close with confidence

LET’S TALK ABOUT YOUR HOME FINANCING OPTIONS

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