



Product Offering

We understand that every borrower has unique financial circumstances, and that one size does not fit all when it comes to loans. That's why we offer a range of non-QM loan programs to fit your specific needs.

Non-QM solutions for today's borrowers:

Bank Statement Loans:

- 12 or 24 month; business or personal
- Up to 90% LTV
- Variable expense factor used, resulting in more qualifying income

DSCR/Investor Loans:

- Up to 80% LTV
- Interest Only options, helping more borrowers qualify
- Table Funding available

Asset Qualifier & Asset Income Lift Loans:

- Up to 80% LTV
- Utilize borrower's assets to qualify
- Can be combined w/other income such as W2 and bank statements

Foreign National Loans:

- Up to 75% LTV
- Loan amounts up to \$2,000,000
- SFR, 2-4 unit, and condos

LTV Stacking:

- Broker fees and points are stacked on top of requested LTV
- Pricing and qualifying stay at original LTV
- Allows the broker to make the same compensation, but with more attractive terms to the borrower than their competition offers

Condo Loans:

- Up to 90% LTV with a 700 FICO score (not available on non-warrantable or condotels)
- Up to 75% LTV non-warrantable condos
- Up to 70% LTV condotels
- Loan amounts up to \$3,000,000

Bridge Star Loans:

- Our Bridge Star Loan will pay off the existing loan and provide cash required for the downpayment on your new home

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first community mortgage

Loan approval and terms are dependent upon borrower's credit, documented ability to repay, acceptability of collateral property, and underwriting criteria. FCM NMLS ID 629700. <https://www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/629700> 200 Portland St, #3-102, Boston, MA 02114

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