



HIGH-LEVEL PROGRAM GUIDE

Foundation offers multiple qualification paths for self-employed borrowers, investors, high-net-worth clients, foreign nationals, and other scenarios outside traditional agency guidelines.

BANK STATEMENT

SELF-EMPLOYED INCOME

Uses eligible personal or business deposits to estimate qualifying income instead of relying solely on tax returns. Business-expense treatment is program-specific.

DSCR

REAL ESTATE INVESTORS

Evaluates an investment property's rental income relative to its housing debt. Personal income or employment documentation may not be required under eligible programs.

1099

INDEPENDENT CONTRACTORS

Uses one or two years of eligible 1099 income, with program-specific calculations, to qualify borrowers whose earnings are not reported on a W-2.

ASSET QUALIFIER

HIGH-NET-WORTH BORROWERS

Converts eligible assets into qualifying monthly income using program-defined eligibility percentages, valuation adjustments, reserves, and a stated divisor.

JUMBO

LARGER LOAN NEEDS

Provides financing above applicable conforming loan limits. Jumbo structures may use full documentation or eligible alternative-documentation methods.

CLOSED-END SECOND

ACCESSING HOME EQUITY

Provides a lump-sum second mortgage repaid over a fixed term, potentially allowing a borrower to retain an existing first mortgage.

FOREIGN NATIONAL

ELIGIBLE NON-U.S. BORROWERS

Supports qualifying non-U.S. citizens purchasing eligible U.S. second homes or investment properties using program-specific identity, asset, credit, and income documentation.

SPECIALTY PROGRAMS

COMPLEX BORROWER OR PROPERTY

May include P&L, WVOE, ITIN, non-warrantable condo, short-term rental, mixed-use, and expanded residential property solutions up to 10 units where eligible.