OUR
NON-QM
PRICING GOT
BETTER

KVOE

Portfolio Reduced Doc Program
No 4506T · No Tax Returns
RED

REDUCED DOC

TVOE

BACK TO THE TRADITION
TVOE
Tradition is not always old
Tradition is the Future at NMSI
Back to the Traditional VOE

ITIN

I work Hard & Pay Taxes
ITIN
Individual Taxpayer
Identification Number

Allow foreign nationals to
purchase or refinance
Investment property easier.
Foreign National
1-4 UNITS & CONDO
INVESTMENT
2ND HOME

FOREIGN NATIONAL

DSCR
Debt Service Coverage Ratio

$$DSCR = \frac{\text{Gross Market Rent}}{\text{PITIA*}} \leq 1.00$$

*PITIA = Principal + Interest + Taxes + Insurance + HOA Dues

DSCR