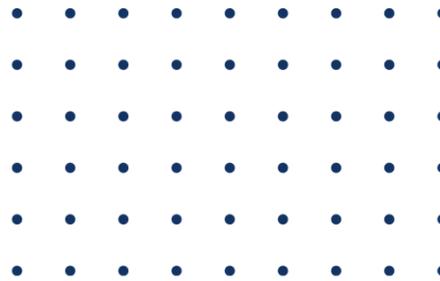




**MLBWHOLESALE**  
Making Lives Better



# MLB PREMIUM ALT DOC

Flexible Financing Solutions for Your Clients

*Making Lives Better*

[www.MLBWholesale.com](http://www.MLBWholesale.com)



 NMLS #1101220

MLB Residential Lending, LLC, NMLS 1101220, is a Residential Mortgage Lender, located at 841 Mountain Ave, Suite 400, Springfield, NJ 07081. Phone 732-243-0140. MLB is licensed by NJ Department of Banking and Insurance, AL State Banking Department, AK Division of Banking & Securities, AR Combination Mortgage Banker-Broker-Service, AZ Department of Insurance and Financial Institutions, CA Department of Financial Protection and Innovation, CO Division of Real Estate, CT Department of Banking, DC Department of Insurance, Securities, and Banking, DE Office of the State Bank Commissioner, FL Office of Financial Regulation, GA Department of Banking and Finance, IA Division of Banking Finance Bureau, ID Mortgage Broker Lender License, IL Department of Financial & Professional Regulation, IN Department of Financial Institutions, KS Office of the State Bank Commissioner, KY Department of Financial Institutions, LA Office of Financial Institutions, MD Office of the Commissioner of Financial Regulation, ME Bureau of Consumer Credit Protection, MI Department of Insurance and Financial Services, MN Department of Commerce, MS Department of Banking and Consumer Finance, MO Division of Finance, MS Department of Banking and Consumer Finance, MT Division of Banking & Financial Institutions, NE Department of Banking and Finance, NV Division of Mortgage Lending, NH Banking Department, NC Commission of Banks Office, ND Department of Financial Institutions, NM Mortgage Loan Company License, NY Department of Financial Services, OH Division of Financial Institutions, OK Department of Consumer Credit, OR Department of Consumer and Business Services, PA Department of Banking and Securities, RI Department of Business Regulation, SC Board of Financial Institutions, SD Division on Banking, TN Department of Financial Institutions, TX Department of Savings and Mortgage Lending, UT Department of Financial Institutions, VT Department of Financial Regulation, VA Bureau of Financial Institutions, WA Department of Financial Institutions, WI Department of Financial Institutions, WV Division of Financial Institutions, WY Division of Banking. All Rates subject to change without notice. MLB, in no way, claims to represent or to conduct business on behalf of HUD or the Federal Government. EQUAL HOUSING LENDER



# WHY CHOOSE MLB PREMIUM ALT DOC?



## Lightning-Fast Turn Times

Industry-leading processing speed gets your clients to closing faster than traditional programs

**Days, Not Weeks**



## Income Flexibility

Qualify clients with higher loan amounts up to \$3.5M using multiple documentation options

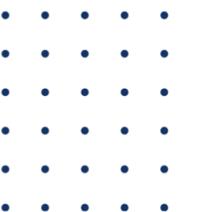
**Up to \$2.5M**



## Second Home Excellence

Exceptional terms and flexibility make this the go-to program for vacation and second home purchases

**Up to 85% LTV**





# PROGRAM OVERVIEW AT A GLANCE



Loan Amounts

**Up to \$2.5M**

Minimum: \$125K | Jumbo capabilities



Loan-to-Value (LTV)

**Up to 90%**

Primary, Second Home & Investment properties



Minimum Credit Score

**660+**

Tiered pricing by credit score bands



Documentation Options

**5 Types**

Standard, Alt Doc, Bank Statement, WVOE, Asset Depletion





# FIVE DOCUMENTATION PATHWAYS

Match the right option to your client's profile

## Standard Full Doc



- 24-month tax returns, W2s, paystubs | Max 90% LTV

*Best For: W-2 employees with stable income history*

## Alt Doc (1-Year)



- 12-month documentation (bank statements or P&L) | Max 90% LTV

*Best For: Borrowers with simplified income documentation*

## Bank Statement



- 12 or 24 months personal or business statements | Max 90% LTV

*Best For: Self-employed, business owners, freelancers*

## WVOE (Written Verification)



- Written verification of employment | Max 80% LTV, Min 660 FICO

*Best For: Salaried employees seeking a simplified process*

## Asset Depletion



- Qualify using liquid assets | Max 85% LTV, Min 700 FICO

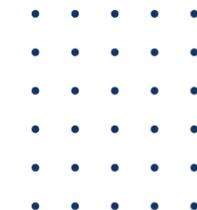
*Best For: High net-worth individuals or retirees*

## 1099



- 1 year alt doc option | Max 90% LTV on premium, 85% LTV on core

*Best For: 1099 self employed borrower with less than 4 1099's a year. ex: truck drivers*





# LOAN AMOUNT & LTV STRUCTURE

Loan Amount	Max LTV (Primary)	Max LTV (Second Home)	Min FICO
Up to \$1,000,000	90%	85%	740
\$1,000,001 - \$2,000,000	85%	85%	740
\$2,000,001 - \$2,500,000	80%	80%	740



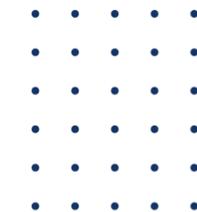
## Second Home Advantage

Competitive LTV up to 85% for second homes with strong credit profiles (740+)



## Higher Amounts Available

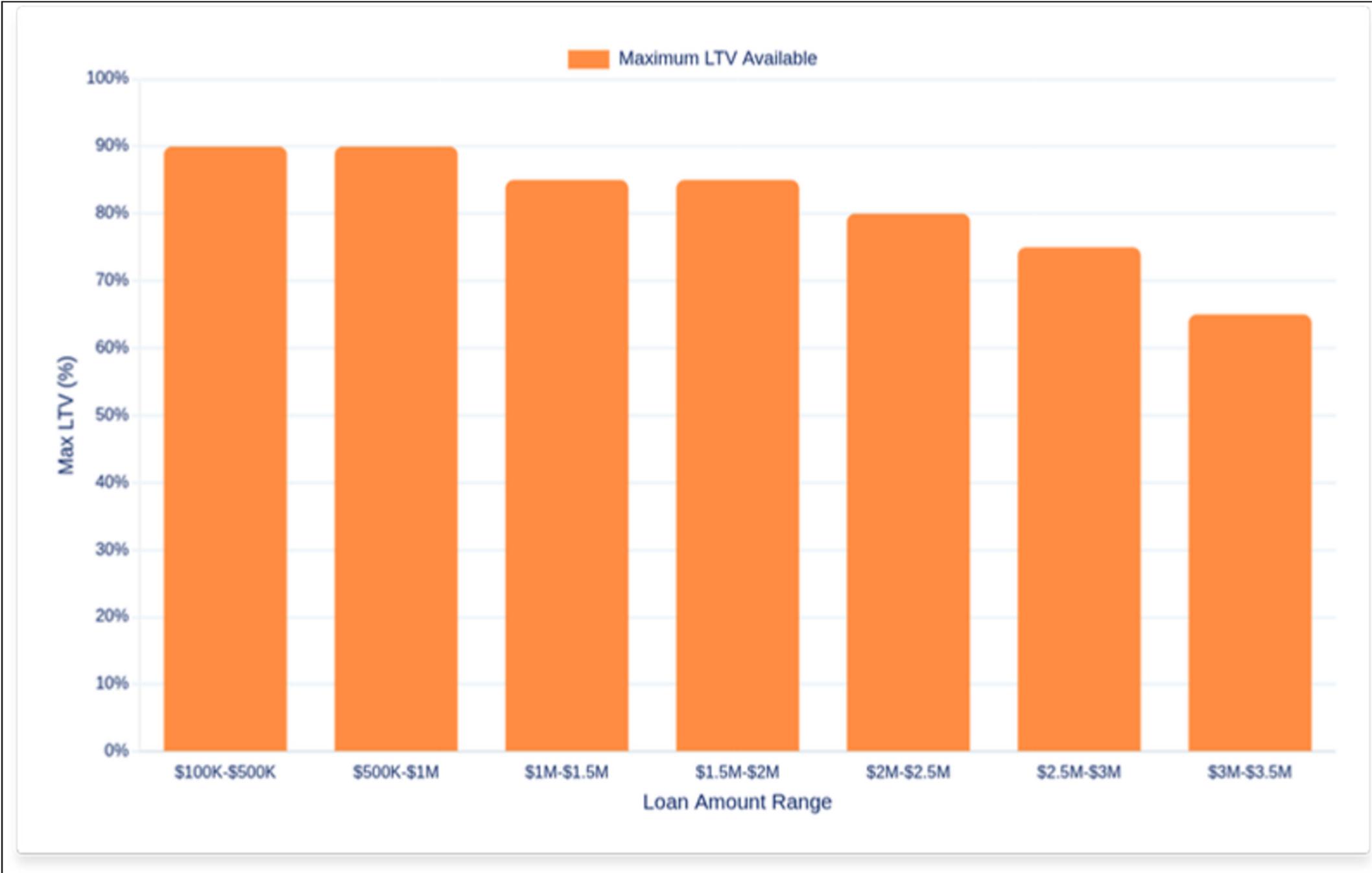
Up to \$2.5M with qualified borrowers—perfect for affluent markets and luxury properties





# LOAN AMOUNT CAPABILITIES

## Loan Amount Capabilities



### Key Insight

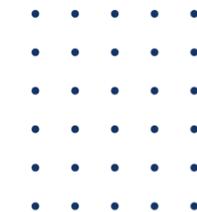
**90% LTV**

Available up to \$1M

**85% LTV**

Available up to \$2M

*Industry-leading LTV ratios for high-balance loans give your clients more purchasing power*





# PROPERTY TYPES & OCCUPANCY



## Primary Residence

**Up to 90%**

1-4 units, SFR, Condos  
(warrantable & non-warrantable)

*Highest LTV available |  
All documentation types eligible*



## Second Home

**Up to 85%**

1 unit only, SFR, Warrantable condos

*EXCELLENT PROGRAM FIT |  
Competitive advantage |  
Strong LTV for vacation properties*

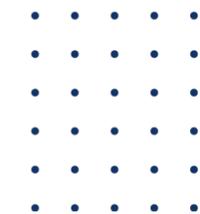


## Investment Property

**Up to 85%**

1-4 units, SFR, Condos  
(warrantable & non-warrantable)

*Rural properties not eligible |  
Strong investor program*





# SECOND HOME EXCELLENCE

*Why MLB Premium Alt Doc is your go-to second home solution*

## Key Advantages for Second Homes

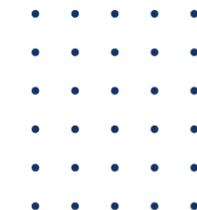
- ✔ Competitive 90% LTV for vacation properties
- ✔ No gift funds restrictions under 80% LTV
- ✔ Flexible income documentation for seasonal rentals
- ✔ Up to \$3.5M—perfect for resort markets
- ✔ Fast processing gets clients into their dream home
- ✔ Eligible for temporary rate buydowns



## Competitive Edge

**While many lenders restrict second home financing, MLB Premium Alt Doc embraces it with industry-leading terms and rapid turn times.**

*Position this as your premier second home solution*





# BORROWER ELIGIBILITY & FLEXIBILITY

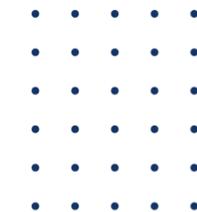
*Comprehensive borrower eligibility with special accommodations for unique scenarios*

## Eligible Borrowers

- ✓ U.S. Citizens
- ✓ Permanent Resident Aliens (with Green Card)
- ✓ Non-Permanent Resident Aliens (Max 80% LTV, specific visa types)
- ✓ Non-occupant co-borrowers (Primary residence only, restrictions apply)
- ✓ Entities: LLC, Corp, LP, GP (Business purpose only)
- ✓ First-time homebuyers (restrictions apply)

## Special Flexibilities

- ✓ **Interest Only** - Min 700 FICO, Max 85% LTV/CLTV
- ✓ **DTI 50-55%** - Min 700 FICO, Max 80% LTV, Primary only, 1.5x residual income
- ✓ **Temp Rate Buydowns** - Primary or Second Home
- ✓ **Escrow Waivers** - Min 720 FICO, Max 80% LTV (90% CA), 12mo reserves





# LIGHTNING-FAST PROCESSING

*Speed wins deals—get your clients to closing faster*

## Typical Timeline



*Industry average: 15-20+ days*



## Why Speed Matters

**2x Faster**

Than traditional Non-QM

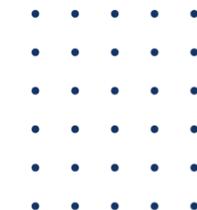
**Better Rates**

Lock earlier, capture best pricing

**Win More Deals**

Beat competitors to closing

*Fast turn times mean happier clients, more closed loans, and a competitive edge in hot markets.*





# READY TO WIN MORE DEALS?



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