

COMING SOON!
NEW YEAR, NEW PROGRAM

PROGRAMS YOU DON'T SEE EVERY DAY

Unlock Property Financing with ACE ALT and DSCR



NON-QM, REIMAGINED. MORE FLEXIBILITY.

Two new Non-QM programs, **ALT ACE** and **DSCR ACE**, designed to solve the deals that don't fit the box and offering expanded **eligibility**, **streamlined guidelines**, and **competitive execution**.

Two Powerful Options

ALT ACE

- ✓ Bank Statement (**First Page Only**), 1099, Asset Utilization
- ✓ CPA, EA, CTEC, **PTIN**-Prepared P&L
- ✓ **First Time Home Buyer** Allowed
- ✓ **First Time Investor** Allowed
- ✓ **Rent Free** Allowed (Guidelines Apply)
- ✓ Primary, Second, Investment

DSCR ACE

- ✓ **First Time Home Buyer** Allowed
- ✓ **First Time Investor** Allowed
- ✓ **Rent Free** Allowed (VOR Not Required)
- ✓ C/O **Title Seasoning** Not Required
- ✓ C/O REFI **Current Value** Accepted
- ✓ No DSCR Ratio Required

Ready to Get Started?

Contact your AE today to learn more about our new Non-QM loan programs
IF not signed with us, contact broker@mklending.com