

1 Business owners & self-employed can buy a home **with no tax returns!**

2 Investors can buy a home **with no proof of income!**

3 You can buy a home **with no social security number!**

4 Even cash wage earners **can qualify!**

Call us to learn more about how our Non-QM loan programs can help you qualify.



United Mortgage Corp. | 800.462.4862 | unitedmortgage.com

This is not a credit decision or a commitment to lend. Rates and programs subject to change without notice and may not be available at commitment or closing. Subject to approval. *Some of the above loan products that do not require documentation may have higher interest rates, more points or more fees than other loan products requiring documentation and are not available in AK, CA, CO, HI, MA, MD, MT, NM, ND, OH, OR, SD, UT, VT and WA. United Mortgage Corp., NMLS ID# 1330, 401 Broadhollow Road, Suite 150, Melville, NY 11747, 800-462-4862. United Mortgage Corp. is not affiliated with the U.S. government, HUD, FHA, VA, or any other government agencies. Alabama State Banking Department, Consumer Credit License #22737 dba UMC Mortgage Company, Inc.; Arkansas Securities Department, Combination Mortgage Banker-Broker-Servicer License #118243; Arizona Department of Financial Institutions, Mortgage Banker License #0951233, #0125011; Licensed by the CA Department of Financial Protection and Innovation, California Residential Mortgage Lending Act License #4130571; Colorado Division of Real Estate, Mortgage Company Registration; Connecticut Department of Banking, Mortgage Lender License #8034 dba UMC Mortgage Company; District of Columbia Department of Insurance, Securities and Banking, Mortgage Dual Authority License MLB1330; Delaware Office of the State Bank Commissioner, Lender License #9799; Florida Office of Financial Regulation, Mortgage Lender Servicer License ML0711 dba UMC Mortgage Company; Department of Banking and Finance, Georgia Residential Mortgage Licensee, Mortgage Lender License/Registration #1330; Iowa Division of Banking, Mortgage Banker License #2020-0014 dba UMC Mortgage Company / Other Trade Name #2 License #2020-0053 dba United Faith Mortgage; Idaho Department of Finance, Mortgage Broker/Lender License MBL-2080001330; Department of Financial & Professional Regulation, Illinois Residential Mortgage Licensee MB.6760930 dba UMC Mortgage Company, Illinois Residential Mortgage Licensee; Indiana Department of Financial Institutions, Mortgage Lending License #11046 dba UMC Mortgage Company; Office of the State Bank Commissioner, Kansas Mortgage Company License MC.0001328; Kentucky Department of Financial Institutions, Mortgage Company License MC379370 dba UMC Mortgage Company; Louisiana Office of Financial Institutions, Residential Mortgage Lending License; Massachusetts Division of Banks, Mortgage Lender/Mortgage Broker Licenses MC#1330; Maryland Office of the Commissioner of Financial Regulation, Mortgage Lender License #19618; Maine Bureau of Consumer Credit Protection, Supervised Lender License SLM9952; Michigan Department of Insurance and Financial Services, 1st Mortgage Broker/Lender/Servicer Registrant, License #FR0019241; 2nd Mortgage Broker/Lender/Servicer Registrant License #SR0024619 dba UMC Mortgage Company; Department of Commerce, Residential Mortgage Originator License MN-MO-1330 / Other Trade Name #1 MN-MO-1330.1 dba United Faith Mortgage, Residential Mortgage Servicer License MN-MS-1330 / Other Trade Name #1 MN-MS-1330.1 dba United Faith Mortgage; Missouri Division of Finance, Company License 18-2286-S (Servicer) dba UMC Mortgage Company; Licensed by the MS Department of Banking and Consumer Finance, Mortgage Lender License 1330; Montana Division of Banking and Financial Institutions, Mortgage Lender/Broker/Servicer Licenses 1330; North Carolina Commissioner of Banks, Mortgage Lender License L-124405; Nebraska Department of Banking and Finance, Mortgage Banker License; New Hampshire Banking Department, Licensed Mortgage Banker, License #11422-MB; Licensed Mortgage Banker-NYS Dept. of Financial Services, LMBC 108983/ Exempt Mortgage Loan Servicer Registration License S000255 / Reverse Mortgage (HECM) Lending; Licensed by the N.J. Department of Banking and Insurance, Residential Mortgage Lender License #9909065 / RMLA-Licensed Mortgage Company Servicer Registration; New Mexico Financial Institutions Division, Mortgage Loan Company License; Nevada Division of Mortgage Lending, Mortgage Company License 5043; Division of Financial Institutions, Ohio Residential Mortgage Lending Act Certificate of Registration, License MBMB.850260.000; Oklahoma Department of Consumer Credit Licensing, Licensed Lender ML012038 / Other Trade Name #1 ML012055 dba United Faith Mortgage; Oregon Division of Financial Regulation, Mortgage Lending License MML-5497 / Servicer License #MS-130 dba United Mortgage Corp., A Corporation of New York; PA Department of Banking and Securities, Mortgage Lender License #22672 / Third-Party Loan Servicer License #66524; Department of Business Regulation, Licensed Lender #20163301LL, Broker #20163302LB, Third Party Loan Servicer #20163303LS dba UMC Mortgage Company, Rhode Island Licensed Lender and Broker; South Carolina Board of Financial Institutions, Mortgage Lender/Servicer License MLS-1330 / MLS-1330 Other Trade Name #1 dba United Faith Mortgage; Tennessee Department of Financial Institutions, Mortgage License #109167; Texas Department of Savings and Mortgage Lending, Mortgage Banker Registration / Residential Mortgage Loan Servicer Registration; Virginia Bureau of Financial Institutions, Lender/Broker License #MC-5904 dba UMC Mortgage Company; Wisconsin Department of Financial Institutions, Mortgage Banker License #1330BA / Mortgage Broker License #1330BR; West Virginia Division of Financial Institutions, Mortgage Lender License #ML-37986 / Mortgage Broker License #MB-3798; Wyoming Division of Banking, Mortgage Lender/Broker License #3571 / Supervised Lender License #SL-4063. For licensing information go to: unitedmortgage.com/licensing and nmlsconsumeraccess.org. Equal Housing Opportunity. SM 2025 United Mortgage Corp. All rights reserved.



FAQS

What are the Non-QM loan programs I can use to qualify?

- **Profit and Loss Statement Programs**

Qualify with P&L statement from tax preparer.

- **Bank Statement Programs**

Qualify with 12 or 24 months bank statements.

- **DSCR Programs**

No income documents. Qualify based on the market rent of the investment property.

- **VOE Programs**

Qualify with VOE only. No W2s. No paystubs.

- **ITIN Programs**

Qualify with ITIN number. No SSN. No green card. No work visa.

What property types are allowed with a Non QM Loan?

- Single Family
- Multy-Family
- Second Homes
- Town Homes
- Condos
- Investment Properties

You have questions, and we have answers.

- Expert homebuying advice
- Easy online pre-approvals
- Minimal down payment programs
- Veteran programs
- First-time homebuyer programs