



NON-QUALIFIED MORTGAGE LOANS

Non-QM (Non-Qualified Mortgage) loans are designed for borrowers who don't meet traditional mortgage guidelines. These products provide flexible solutions for unique financial situations, offering alternative ways to qualify based on income, assets, or property cash flow. Non-QM loans deliver options beyond standard qualification methods.

- **Expanded Qualification Options:** Ideal for borrowers who cannot qualify using standard income documentation.
- **Flexible Income Verification:** Options include bank statements, asset-based qualification, or DSCR (Debt Service Coverage Ratio) for investment properties.
- **Higher Loan Amounts:** Loan amounts up to \$3,000,000.
- **No Mortgage Insurance:** MI is not required on eligible Non-QM products.
- **Variety of Property Types:** Primary residences, second homes, and investment properties eligible.
- **Competitive Terms:** 30-year fixed¹ and ARM² options available.
- **No Prepayment Penalties:** Pay off early without extra costs.



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Fulton Bank, N.A., NMLS #485401. Member FDIC. Subject to credit approval and program guidelines. Terms, conditions, and availability may change without notice. Not a commitment to lend. ¹Monthly payment for a \$250,000 mortgage with a 30-year term at 6.469% Annual Percentage Rate (APR) would be \$1,539. Monthly payments exclude taxes and insurance, which will increase the total payment amount. ²ARM loans are variable rate loans; interest rates and payments may increase after consummation. Monthly payment for a \$250,000 mortgage with a 5/6 adjustable-rate mortgage (ARM) at 6.722% APR, and an initial interest rate of 6.5% would be \$1,580 for the first 60 months, followed by a variable rate of 8.08% would be \$1,848 for the remaining 300 months. Monthly payments exclude taxes and insurance, which will increase the total payment amount. Message and data rates may apply.