

Bayview Loan Servicing, Helping You House America

Our Asset Inclusion product is a safe and efficient way to serve borrowers who have adequate assets but do not fit traditional QM. Our advanced assets-as-income calculations ensure that qualified borrowers can supplement monthly income with non-liquid or retirement assets. This product allows for the financing of all occupancies.

Asset Inclusion Non-QM Product

- Up to \$1,500,000 loan amount
- 680+ FICO
- 85% LTV or less
- 15-year and 30-year fixed-rate
- Competitive 5/1 and 7/1 low interest rate ARMs available
- 6 or 12 month reserves - use of business funds acceptable
- Eligible for non-warrantable condos, when primary or secondary residency
- Second homes and investment properties permitted

Best for Customers...

Who have adequate assets that can be used as income to qualify

We make exceptions! Speak with your representative or contact UnderwritingQuestions@bayviewloanservicing.com and learn about the flexibility of our products.

About Us

Bayview Loan Servicing offers innovative portfolio products. Lakeview Loan Servicing provides access to a full range of agency residential mortgage products.

Bayview Loan Servicing, LLC and Lakeview Loan Servicing, LLC are members of a family of companies owned or managed by Bayview Asset Management, LLC. Bayview companies have been managing mortgage assets since 1995.

Contact Us

85-LAKEVIEW
(855-253-8439)

LakeviewWholesale.com
LakeviewCorrespondent.com

Agency Products Also Available

Lakeview Loan Servicing offers a full range of agency products under Fannie Mae and Freddie Mac guidelines. Contact your representative or visit our website for details and complete product matrices:

www.lakeviewwholesale.com
www.lakeviewcorrespondent.com



Bayview Loan Servicing, Helping You House America

Bayview offers a variety of responsible agency and portfolio products designed to meet your lending needs. We are committed to expanding access to mortgage credit for well-qualified borrowers who may not fit into traditional or jumbo markets. Our portfolio of products makes lending easy for clients who meet QM requirements and accommodates those that don't quite fit QM. All of our products meet the highest standards of quality and strive to make the housing finance system safer and more efficient by complying with ability-to-repay (ATR) and other requirements.

In compliance with ATR determinations Bayview considers, at a minimum, the following underwriting factors:

- Current or reasonably expected income or assets
- Current employment status
- The monthly mortgage payment on the transaction
- The monthly payment on any simultaneous loan
- The monthly payment for mortgage-related obligations
- Current debt obligations, alimony, and child support
- The monthly debt-to-income ratio or residual income
- Credit history

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