

## Bayview Loan Servicing, Helping You House America

Our innovative Alternative Income product is perfect for smart investors who may not meet traditional income verification requirements. Alternative Income is a unique loan for clients who are looking to purchase or refinance, but do not fit QM loan requirements because they may be self-employed or have recently changed jobs.

### Alternative Income is a comprehensive product designed for:

- Customers who have been self-employed for less than two years and can provide a record of their income
- Customers who have been self-employed for more than two years and have a more profitable recent year
- Customers who recently transition to commission or bonus-based income

### Best for Customers...

Who may not meet traditional income qualification or documentation standards

### Alternative Income Non-QM Product

- Loan amounts up to \$1,500,000
- 680+ FICO
- 85% LTV or less
- 43% DTI 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
- Eligible for non-warrantable condos, when primary or secondary residency
- Second homes and investment properties permitted
- Cash-out loans available
- Gift funds permitted

### Best for Customers...

Who may not meet traditional income qualification or documentation standards

We make exceptions! Speak with your representative or contact [UnderwritingQuestions@bayviewloanservicing.com](mailto: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](http://LakeviewWholesale.com)  
[LakeviewCorrespondent.com](http://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](http://www.lakeviewwholesale.com)  
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## 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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