



Jumbo/super jumbo loan solutions



Axos Bank™ provides lending with flexibility

Axos Bank provides flexibility and creativity to craft mortgages with your affluent clients' lending needs in mind. Expanding your product portfolio with our innovative line of Jumbo and Super Jumbo loan solutions, is your opportunity to exceed their expectations.

Benefits

The Axos Bank difference

- Innovative solutions
- Personalized service
- Underwriting flexibility
- Fast & efficient loan execution
- Non-conforming lending platform
- Wholesale & correspondent delivery platforms

Program highlights

Lending details

- Loan amounts to \$25,000,000
- 90% LTV considered with pledge assets
- 100% LTV considered with cross collateralization
- Higher DTI ratios considered
- Interest only options available
- Privacy mortgage for the utmost confidentiality
- Vesting in trust, sub S corporations, LLCs and partnerships allowed

Flexible income considerations

With documentation and underwriting approval

- Capital gains income allowed
- Business assets used for down payment/reserves
- Post close liquidity as additional income source
- Cash loan proceeds used for reserve requirements
- 1 year tax returns/P&L income calculation considered
- Maximized net rental income with reduced adjustment calculation (5 or more properties)

Tailored options

Additional program benefits

- Unlimited cash out when meeting loan amount and LTV guidelines
- Cash out properties recently listed for sale
- Payoff of subordinate liens treated as rate and term refinance
- Will allow payoff of property taxes as rate and term refinance
- Up to \$10,000 cash out allowed on rate and term refinances
- Delayed purchase/cash recapture up to 12 months after purchase
- NRA (Foreign National) Lending



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