



Non-QM Playbook

How Loan Officers Can Create New
Business (Anywhere, Any Market)



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The Opportunity



Non-QM is one of the fastest-growing loan segments

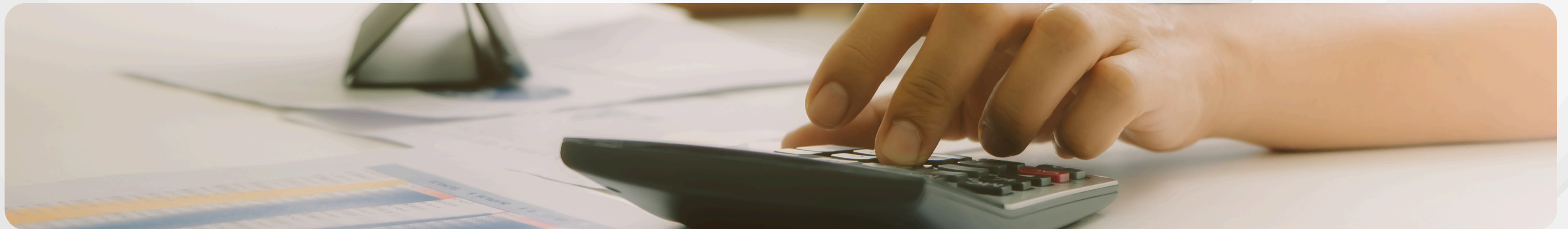


Massive demand from:

- Self-employed borrowers
- Real estate investors



Many deals are being missed – not lost



Translation: There's more opportunity in your current pipeline than you think.



Who to Target (This Is Everything)



01

Self-Employed Borrowers

- Business owners
- 1099 earners
- Show low income on tax returns

Solution:

- Bank statement loans
- P&L/1099 programs



02

Real Estate Investors

- Own multiple properties
- Buying rentals or flips

Solution:

- DSCR loans (qualify using rent – not income)



03

Bonus High-Value Borrowers

- High net worth (asset-based income)
- Foreign nationals/ITIN
- Non-warrantable condos



Simple Way to Talk About It

Use this everywhere:

“ I help clients who don’t qualify traditionally – especially self-employed borrowers and real estate investors.”

That’s it. Keep it simple.





Where Your Deals Will Come From

01

Your “Dead Deals”

Look at your last 10 declined files.

Ask:

- Self-employed?
- Multiple properties?
- High DTI?

These are often
Non-QM approvals waiting to happen

02

CPA/Accountant Network

Ask:

- “Do you have clients who write everything off and can’t qualify traditionally?”

These referrals convert FAST

03

Real Estate Investors

Find them at:

- Meetups
- REALTOR® property managers
- Contractors/landlords

Investors = repeat business

04

REALTORS® (But Different Angle)

Don’t pitch rates.

Ask:

- “Do you have deals that keep dying because of self-employment or investor guidelines?”



Know Just Enough Product (Don't Overthink)



Bank Statement Loans

- Use deposits instead of tax returns
- Up to ~50% DTI
- Fast income calculations



DSCR Loans (Investor)

- No personal income needed
- Based on rental cash flow

Example:

- Rent = \$1,500
- Payment = \$1,200 → Approved





Simple Weekly Plan (This Works)

Spend 1 Hour Per Week:

- 20 min: reach out to 5 new contacts
- 20 min: follow up with old contacts
- 20 min: run social/email outreach

**Do this
for 60 days
straight.**

**You will
build a
pipeline.**





Marketing That Actually Works

You don't need to overcomplicate this. **Use:**

Simple social posts:

"Self-employed and can't qualify? There's another way."

Email:

Short, educational

REALTOR® touchpoints:

Quick, value-based (not salesy)





Easy Differentiation

Add this to your messaging:

- “Investor loans based on rent”
- “Solutions for self-employed borrowers”

Most LOs aren't saying this.

That's your edge.





Multiply Your Production

One investor = multiple loans



Typical cycle:

Buy

01

Renovate

02

Refinance or sell

03

Repeat

04

One relationship = long-term pipeline



Final Takeaways

If you only do this:

- ✓ Look at declined deals differently
- ✓ Build 5 CPA/investor relationships
- ✓ Spend 1 hour/week prospecting
- ✓ Talk about Non-QM simply



**You'll unlock
an entirely
new pipeline.**



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