

The Mortgage Calculator Launches Asset-Based Non-QM Loans with Advanced Mortgage Calculator

The Mortgage Calculator introduces asset-based non-QM loan programs using asset utilization and depletion strategies, powered by an asset mortgage calculator.

MIAMI, FL, UNITED STATES, February 13, 2025 /EINPresswire.com/ -- The Mortgage Calculator today announces the launch of its new [asset-based non-QM loans](#)—an innovative financing solution designed to help borrowers with nontraditional income sources secure competitive mortgage financing. By focusing on the strength of a borrower's assets rather than solely on conventional income documentation, these non-QM loans leverage cutting-edge asset-based lending methodologies through an advanced [asset based mortgage calculator](#).

A New Approach to Non-QM Financing

Traditional mortgage underwriting often excludes borrowers who rely on alternative income streams or have unconventional asset profiles. To address this challenge, The Mortgage Calculator has developed asset-based non-QM loan programs that use proven asset utilization and asset depletion strategies. These techniques evaluate a borrower's liquid assets, investment portfolios, and overall financial strength, offering a more comprehensive and data-driven



NON-QM LOAN PROGRAMS

FOR SELF EMPLOYED BORROWERS!
UP TO 90% LTV NO MI
600+ CREDIT
UP TO \$3M LOAN
30YR FIXED
INTEREST ONLY AVAILABLE
2YRS SELF EMPLOYMENT REQUIRED
PURCHASE/REFINANCE

The principal and interest payment on a \$200,000 30-year Fixed-Rate Loan at 5.75% and 97% loan-to-value (LTV) is \$1227.15. The Annual Percentage Rate (APR) is 6.288% with estimated finance charge of \$5,600. The principal and interest payments, which will continue for 360 months until paid in full, do not include taxes and home insurance premiums, which will result in a higher actual monthly payment. Rates current as of 9/14/2022. Subject to borrower approval. Disclosure: All lending products are subject to credit & property approval. Rates, program terms & conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions & limitations apply. Mortgage Calculator Company LLC dba The Mortgage Calculator Licensed Mortgage Company NMLS 2377459 | 2125 Biscayne Blvd Suite 220 Miami, FL 33137 Disclosures: <https://themortgagecalculator.com/Legal/Terms>

Jumbo and Non QM Mortgage Loans for Self Employed Borrowers

THE MORTGAGE CALCULATOR

The Mortgage Calculator - Mortgage Lender with LIVE Mortgage Rates

approach to mortgage qualification.

The program details are outlined on our dedicated page, Non-QM Loan Programs Using Asset Utilization or Asset Depletion, which explains how asset-based lending can provide a flexible alternative to conventional financing. By emphasizing the value of tangible assets, these non-QM loans empower borrowers who have been underserved by traditional income verification methods.

The Role of the Asset Based Mortgage Calculator

At the heart of this innovative financing solution is The Mortgage Calculator's advanced [Non-QM Mortgage Calculator](#). This asset based mortgage calculator is designed to quickly and accurately assess a borrower's financial profile by evaluating key metrics such as asset depletion values and asset utilization ratios. By inputting detailed information about assets, liabilities, and investment performance, mortgage professionals and borrowers alike can obtain instant insights into potential loan eligibility.

Key features of our asset based mortgage calculator include:



Our asset-based non-QM loans are designed to unlock financing for borrowers who have long been underserved by conventional lending practices”

Nicholas Hiersche - President

- Instant Data Analysis: Users receive real-time feedback on their asset strength and non-QM loan qualification, streamlining the application process.
- Scenario Modeling: The calculator allows borrowers to simulate various financial scenarios, providing a transparent view of how different asset-based strategies can influence mortgage terms.
- Enhanced Decision-Making: By relying on objective, data-driven metrics, the asset based mortgage calculator reduces the subjectivity typically associated with traditional



Equal Housing Lender

NON QM 2ND MORTGAGES

- FOR INVESTORS & SELF EMPLOYED
- UP TO 90% LTV CASH OUT PRIMARY HOME
- UP TO 85% LTV CASH OUT INVESTMENT
- QUALIFY WITH BANK STATEMENTS
- QUALIFY WITH 1 YEAR FULL DOC
- 660+ CREDIT
- UP TO \$1M LOAN
- FIXED RATE FOR 10/15/20/30 YEARS
- INTEREST ONLY AVAILABLE
- 2YRS EMPLOYMENT REQUIRED

The principal and interest payment on a Primary Home \$200,000 30-year Fixed-Rate 2nd Mortgage at 10.625% and 80% total combined loan-to-value (CLTV) is \$1,848.20. The Annual Percentage Rate (APR) is 10.867% with estimated finance charge of \$7,164.95. The principal and interest payments, which will continue for 360 months until paid in full, do not include taxes and home insurance premiums, which will result in a higher actual monthly payment. Rates current as of 12/15/2022. Subject to borrower approval. Disclosure: All lending products are subject to credit & property approval. Rates, program terms & conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions & limitations apply. Mortgage Calculator Company LLC dba The Mortgage Calculator Licensed Mortgage Company NMLS 2377459 | 2125 Biscayne Blvd Suite 220 Miami, FL 33137 Disclosures: <https://themortgagecalculator.com/legal/terms>

Non QM 2nd Mortgages Using Alternative Income Such as Bank Statements and P&L

underwriting.

Benefits of Asset-Based Non-QM Loans

The new asset-based non-QM loans from The Mortgage Calculator are designed to meet the needs of borrowers with strong asset profiles who may not qualify under standard lending guidelines. Key benefits include:

Flexible Financing Solutions:

These non-QM loans offer an alternative pathway to mortgage approval by focusing on asset utilization and asset depletion, making financing accessible to borrowers with diverse income sources.

Data-Driven Underwriting:

Utilizing an advanced asset based mortgage calculator ensures that loan decisions are based on quantifiable financial data rather than traditional income metrics, increasing transparency and objectivity.

Efficient Processing:

The streamlined evaluation process powered by our asset based mortgage calculator minimizes paperwork and accelerates loan approvals, helping borrowers secure financing faster.

Empowered Borrowers and Lenders:

By leveraging a technology-driven approach, both borrowers and mortgage professionals can make more informed decisions, enhancing overall satisfaction and reducing risk.

Industry Innovation Through Asset-Based Lending

As the mortgage industry evolves, there is an increasing demand for alternative financing solutions that cater to the needs of borrowers with nontraditional financial profiles. The Mortgage Calculator's asset-based non-QM loans represent a significant step forward in this regard. By harnessing the capabilities of our advanced asset based mortgage calculator and employing robust asset utilization and asset depletion strategies, we provide a scalable, efficient, and transparent alternative to traditional mortgage lending.

Nicholas Hiersche, President of The Mortgage Calculator, explains,

"Our asset-based non-QM loans are designed to unlock financing for borrowers who have long been underserved by conventional lending practices. By focusing on the true strength of a borrower's assets using our innovative asset based mortgage calculator, we create opportunities for alternative income earners to secure competitive mortgage terms quickly and efficiently."

Looking Ahead

The Mortgage Calculator is committed to continuous innovation in the mortgage financing space. Future enhancements to our asset based mortgage calculator will include integration with additional financial data sources, expanded modeling capabilities, and further customization

options tailored to individual borrower profiles. These improvements will ensure that our asset-based non-QM loans remain at the forefront of alternative mortgage solutions, providing unparalleled value to both borrowers and mortgage professionals.

How to Learn More

Mortgage professionals, borrowers, and industry observers interested in exploring our asset-based non-QM loan programs can learn more by visiting the following resources:

Non-QM Loan Programs Using Asset Utilization or Asset Depletion

Non-QM Mortgage Calculator

These pages offer detailed information about the methodologies used, the benefits of asset-based lending, and how our advanced asset based mortgage calculator plays a central role in delivering flexible financing solutions.

About The Mortgage Calculator

The Mortgage Calculator is a licensed Mortgage Lender (NMLS #2377459) that specializes in using technology to enable borrowers to access Conventional, FHA, VA, and USDA Programs, as well as thousands of Non-QM mortgage loan program variations using alternative income documentation!

Using The Mortgage Calculator proprietary technology, borrowers can instantly price and quote thousands of mortgage loan programs in just a few clicks. The Mortgage Calculator technology also enables borrowers to instantly complete a full loan application and upload documents to our AI powered software to get qualified in just minutes!

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