

# The Mortgage Calculator Unveils Asset-Based Mortgage Calculator for Non-QM Borrowers

*The Mortgage Calculator introduces an asset-based mortgage calculator, paired with specialized Non-QM loan programs utilizing asset depletion or utilization.*

MIAMI, FL, UNITED STATES, March 5, 2025 /EINPresswire.com/ -- [The Mortgage Calculator](#) announces the availability of its [Asset-Based Mortgage Calculator](#), an innovative tool designed to help borrowers evaluate non-QM financing options based on their asset profiles rather than traditional income documentation. This calculator simplifies the loan decision-making process for individuals who rely on investment portfolios, retirement accounts, or other substantial assets.

## Empowering Asset-Focused Borrowers

Many conventional mortgage programs prioritize regular employment income, potentially excluding high-net-worth individuals or retirees who maintain significant liquid or semi-liquid assets. The Mortgage Calculator's asset-based mortgage calculator addresses this gap by allowing users to input their asset balances and estimate potential monthly payments, loan terms, and qualification factors that leverage those assets in place of standard income statements.

To further support those exploring alternative lending options, The Mortgage Calculator provides



**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

details on its [Non-QM Loan Programs Using Asset Utilization or Asset Depletion](#). These specialized mortgage products consider a borrower's total net worth and recurring expenses to determine affordability, enabling a streamlined path toward homeownership or refinancing.



### Key Features of the Asset-Based Mortgage Calculator

#### Intuitive User Interface:

Borrowers can easily input their total assets and preferred loan details to receive real-time insights on potential financing terms.

#### Customizable Parameters:

The calculator allows users to experiment with various down payments, interest rates, and loan durations, offering a clear picture of multiple financing scenarios.



The asset-based mortgage calculator opens up more opportunities for borrowers to leverage their capital and secure a mortgage tailored to their financial realities.”

*Nicholas Hiersche - President  
of The Mortgage Calculator*

#### Immediate Results:

After inputting relevant financial data, borrowers receive instant estimates of monthly mortgage payments and overall borrowing capacity, enabling faster decision-making.

#### Integration with Non-QM Programs:

Once users identify a financing scenario that fits their profile, they can explore asset-based loan products highlighted by The Mortgage Calculator's specialists.

### Advantages of Asset-Based Mortgage Programs

By focusing on a borrower's total assets—such as liquid accounts, retirement funds, or investments—Non-QM loan programs featuring asset utilization or asset depletion can:

#### Expand Access to Financing:

Enable approval for individuals who do not meet standard income-verification requirements, including retirees and self-employed borrowers.

#### Highlight True Financial Strength:

Present a borrower's holistic financial picture rather than relying only on W-2 statements or tax returns.

#### Offer Flexible Qualifications:

Accommodate unique income and asset arrangements while maintaining competitive interest rates and straightforward underwriting procedures.

Nicholas Hiersche, President of The Mortgage Calculator, explains,

“The asset-based mortgage calculator opens up more opportunities for borrowers to leverage their capital and secure a mortgage tailored to their financial realities. By pairing this tool with our Non-QM loan programs, we hope to streamline access to flexible financing options that genuinely reflect a borrower’s asset strength.”

### Modernizing Non-QM Lending

As alternative lending practices gain traction, The Mortgage Calculator remains committed to providing transparent, data-driven resources. This asset-based mortgage calculator is part of the company's broader mission to demystify the financing process for borrowers with unique economic backgrounds. By focusing on both technology and personalized guidance, The Mortgage Calculator equips clients to make informed decisions about their home financing journeys.

### Getting Started

Individuals can explore the Asset-Based Mortgage Calculator to begin assessing their potential loan scenarios. From there, they can review Non-QM Loan Programs Using Asset Utilization or Asset Depletion for full details on qualification requirements, available terms, and documentation needed to complete the application process.

### About The Mortgage Calculator

The Mortgage Calculator is a technology-driven mortgage provider specializing in transparent lending solutions for diverse financial profiles. By integrating cutting-edge tools, dedicated service, and expert knowledge, The Mortgage Calculator ensures clients receive tailored mortgage programs that meet their individual needs.

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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