

DSCR (NO RATIO)

INVESTOR

Income Verification

- Qualify Using Subject Property Income ONLY
- Minimum 1.00x DSCR
- No DTI or Global Calculated
- No Tax Returns or W2s required. Not a Bank Statement Program.
- No Statement of Employment or Income required

Asset Verification

- 1 Month Bank Statement (covering at least 30 days)
- 100% Gifts Allowed for Down Payment, Closing Costs, Reserves¹
- Cash-Out Proceeds May Be Used Towards Reserves

Other Program Highlights

- Purchase & Rate/Term Refinance up to 75% LTV
- Cash-Out Refinance up to 65% LTV, Unlimited Cash-Out Funds
- 1-4 Units, Condos, PUDs
- Loan Amounts up to \$3,000,000
- Minimum 680 FICO
- 5/6 ARM², 7/6 ARM², 15- or 30-Year Fixed
- Interest-Only Option Available on All Loan Terms Except 15-Year Fixed
- Corporations and LLCs Accepted
- First Time Home Buyers Eligible

Eligibility requirements, exclusions & other terms & conditions apply.



Call 1-888-738-9016

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¹Reserve Requirements Subject to Loan Amount. See Guidelines for Details. ²Adjustable Rate Mortgages.

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