

INVESTMENT ACHIEVER

Qualify more borrowers based on property cash flow only.

1-4 Unit Multi-Family DSCR Program

- No Ratio, .75, and 1.0 DSCR Ratio Available
- 640+ FICO Credit Score
- No Income or Employment Required
- 3 Credit Scores = No Tradelines
- Fixed, ARM, 30- & 40-Year I/O Term
- I/O Qualifies on ITIA Only
- Purchase/Rate & Term Refi to 80% LTV
- Cash Out Refi to 75% LTV
- Short-Term Rentals (AirBnB, VRBO)
- Close in Business Entity or Individual
- LLC Vesting = No Credit Reporting
- Non-NMLS Originators Okay
- Financing Available in 43 States
- Choose Your Own AMC if AIR Compliant
- Use Higher of 1007 or Lease
- Condotels & Non-Warrantable Condo
- Foreign National & ITIN Allowed

5-10 Unit Multi-Family & 2-10 Unit Mixed Use Program

- Minimum DSCR of 1.0
- 640+ FICO Credit Score
- 5-10 Residential Units
- 2-10 Units Mixed Use
- Mixed Use = 49% Commercial Allowed
- Purchase to 75% LTV
- Rate & Term Refi to 70% LTV
- Cash Out Refi to 70% LTV
- Fixed, ARM, and I/O Options
- Close in Business Entity or Individual
- LLC Vesting = No Credit Reporting
- Non-NMLS Originators Okay
- Financing Available in 43 States
- Choose Your Own AMC if AIR Compliant
- Condotels & Non-Warrantable Condo
- Short-Term Rentals (AirBnB, VRBO)

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