

INVESTMENT ACHIEVER

A Non-QM loan solution designed for investors looking to qualify on a cash-flow basis.



Program Overview

Investment Achiever is a Debt Service Coverage Ratio (DSCR) product for both consumer and business purpose loans. DSCR utilizes proposed rents (1007/216) or historic rents via lease agreements, or rent rolls, to determine eligibility. This product offers competitive terms for both long- and short-term rental properties, with underwriting focused on the cash flow income of the property.

Program Highlights

- Minimum DSCR of .75
- No Ratio Program Now Available
- 640+ FICO Credit Score
- 3 Credit Scores = No Tradelines
- 40-Year I/O Term
- 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 48 States
- Choose Your Own AMC
- 1-4 Units, 5-8 Units, or 2-8 Mixed Use
- Use Higher of 1007 or Lease
- Condotels & Non-Warrantable Condo

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