

# FOREIGN NATIONAL

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Letter of good standing  
with current financial  
institution or international  
credit report

## LTV

Max 75% Purchase  
Max 70% Refinance

## FICO

NA

## AMOUNT

Up to \$3M  
Down to \$100K

## RESERVES

Not required

## PROGRAM DETAILS

- 1 to 4 unit properties
- No income, job, or credit required
- Non-Owner Occupied only
- 5yr/7yr ARM & 30-year Fixed
- Available on Non-Warrantable Condos
- Condotels/PUDtels allowed
- Short-term Rentals allowed

**OPTIMAL  
MORTGAGE  
LENDING  
SOLUTIONS**

