



EXPANDING GUIDELINES TO HELP YOU QUALIFY MORE BORROWERS

- DSCR NO RATIO: MAX 65% LTV
- FOREIGN NATIONAL: MAX 75% LTV
- HIGHER LTV'S ON JUMBO LOANS
- BUSINESS BANK STATEMENTS WITH AN EXPENSE RATIO DOWN TO 10% WITH CPA / EA LETTER
- BANK STATEMENTS ALLOWED WITH 575 SCORE
- JUMBO PURCHASES: REQUIRES ONLY 1 APPRAISAL UP TO \$2M LOAN AMOUNT
- DSCR: USE THE HIGHER OF MARKET RENTS & CURRENT LEASE AGREEMENT UP TO A 10% OR \$300 TOLERANCE
- OPTIONS FOR BORROWERS WITH NO FICO OR ONLY 1 SCORE (INCLUDES ITIN BORROWERS)
- ONE-YEAR FULL DOC
- SELLER CONCESSIONS APPLIED TO ALL CLOSING COSTS UP TO 6%
- CONTACT YOUR AE FOR MORE INFO

**THE INDUSTRY'S LEADING
PRIVATE MORTGAGE LENDER**

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