



INVESTOR CASH FLOW

Our DSCR program allows you to qualify based on the cash flow of the desired property

LTV

Max 80% Purchase
Max 80% R/T Refinance
Max 75% C/O Refinance

FICO

Min 575

AMOUNT

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

RESERVES

Not required

PROGRAM DETAILS

- Available on SFRs, 2-4 Units, Condos, Townhomes, Condotels, and Non-Warrantable Condos
- Non-Owner Occupied only
- No income or job verification
- 30-year Fixed program with 3 year prepay
- Reconciled rent estimate based on 1007 or lease agreement
- LPC & Borrower Paid Comp available (or a combination of the two up to 4 points)
- .80 minimum DSCR

EXAMPLE DEAL

- 75% LTV
- \$300K Cash-Out Refinance
- Single Family Dwelling
- Saint Petersburg, Florida
- Funded in 28 business days



THE INDUSTRY'S LEADING PRIVATE MORTGAGE LENDER

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