

**FLEX**

FOREIGN NATIONAL

- Loan Amounts From \$150K to \$3M
- First-Time Homebuyers and Investors (DSCR) Eligible With Restrictions
- Max 75% LTV / 700 Min FICO / Max DTI 50% (With Restrictions)
- 15-, 30- and 40-Year Fixed, 30-Year Interest-Only
- Second Home and Investment Property
- Purchase, Rate/Term and Cash Out
- Unlimited Cash Out LTV \leq 55%
- Single-Family Residence, PUD, Condo (Warrantable and Non-Warrantable Only), Condotels, 2-4 Units, up to 2 Acres
- DSCR Option for Short-Term and Long-Term Rentals, Min DSCR Ratio 1.00
- Documentation (Non-DSCR):
 - Full Doc: 2 Years
 - Alt Doc: Self-Employed CPA Letter, Asset Utilization (60 Months)
- Unlimited for LTV \leq 50% Asset Utilization (60 Months)
- Housing History 0x30x12
- Gift Funds and Interested Party Contributions Options Available
- Foreign Nationals May Use the DSCR Mixed and Multi (5-10 Unit and 2-8 Mixed-Use) Program

KEY FEATURES**Min DSCR \geq 1.00****No FICO Score (Foreign)****Max 75% LTV****NMLS# 75597 866.435.2562 NQMF.COM**

NQM Funding, LLC; For mortgage professionals only. This information is intended for the exclusive use of licensed real estate and mortgage lending professionals in accordance with all laws and regulations. Distribution to the general public is prohibited. Rates and programs are subject to change without notice. www.nmlsconsumeraccess.org