

FLEX INVESTOR DSCR

- Loan Amounts From \$75K to \$3M
- First-Time Investors Allowed – Investor Experience Not Required
- No Max Financed Properties
- Max 85% LTV / 640 Min FICO / DSCR Ratios ≥ 1.00 / > 0.75 / No Ratio Options
- 15- and 30-Year Fixed, 30- and 40-Year Interest-Only Products
- Investment Properties Only With Required Prepayment Penalty
- Purchase, Rate/Term and Cash Out
- Unlimited Cash Out LTV $\leq 60\%$
- Single-Family Residence, PUD, Condo (Warrantable and Non-Warrantable), Condotel, 2-4 Units, Max 2 Acres With Restrictions
- U.S. Citizen, Permanent Resident Aliens, Non-Permanent Resident Aliens, Non-Occupant Co-Borrowers for Owner Occupied Option Available
- Housing History 0x30x12 (1x30x12 Considered With Restrictions)
- Gift Funds and Interested Party Contributions Options Available
- Short and Long-Term Rental Options Available
- Business Entity Vesting With Fee Ownership Eligible



Effective Date: 01.20.25

KEY FEATURES

Flexible DSCR Ratios

Max 85% LTV

Temporary Buydown



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