

DSCR | INVESTOR PROGRAM

For investors with positive cash flow on subject property



MIN FICO

640

MAX LOAN AMT

\$3.5MM

MAX LTV (≥ 1.00)

80% Purchase
75% R/T & C/O

MAX LTV (< 1.00 or No Ratio)

75% Purchase
70% R/T & C/O

Program Highlights

- No Ratio OK
- First Time Investor OK
- Living Rent Free OK
- Gift Funds Allowed
- Foreign National
- 0-5 YR PPP
- Vesting LLC
- NO Income
- NO Employment
- NO Tax Returns
- Qualify based on cash flow of the subject property

Properties, Term, Occupancy

- SFR, PUD, Condo, Condo Hotel, 2-4 or 5-8 Units Residential, 2-8 Mixed Used, and 1 unit property with ADU
- Fixed, Arm, Interests Only
- Investment Properties Only

No License Needed

Alabama, Arkansas (No PPP), Colorado, Connecticut, Delaware, District of Columbia, Hawaii, Illinois (No PPP), Indiana, Iowa, Kansas (No PPP), Kentucky, Louisiana, Maine, Maryland, Massachusetts, Mississippi, Missouri (No PPP), Nebraska, New Hampshire, New Mexico (No PPP), New York, Ohio (No PPP), Oklahoma, Pennsylvania, Rhode Island, South Carolina, Texas, Vermont, Washington, Wisconsin, Wyoming

Broker License Required

Arizona, California, Florida, Georgia, Idaho, Michigan, Minnesota, Montana, New Jersey, N. Carolina, Oregon, Nevada, Utah, Washington DC, West Virginia

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