

No Income Verification Investor Program

Our Debt Service Coverage Ratio (DSCR) program is designed for experienced investors.



Rev: 08/15/2022

- **Up to 80% LTV (Loan To Value)**
- Employment & Income not listed on 1003
- Loan amounts up to \$3,500,000
- Cash Out up to \$1,000,000
- Investment Properties Only
- Investors can qualify with a credit score as low as 620
- Up to 70% LTV for First Time Investors
- Foreign National up to 70% LTV Purchase or Rate/Term Refinance; 60% LTV Cash-Out
- 6 Months (PITI) Reserves are required (Principal, interest, taxes and insurance)
- 3 Year Seasoning on Major Credit Events
- Reserves for other financed properties not required
- OK to use Cash Out proceeds for reserves
- 3 Tradelines reporting for the previous 12+ months or 2 tradelines reporting for the previous 24+ months (all with activity in the last 12 months)

I'm ready to assist you!

