

# No Income Verification Investor Program

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

- **Up to 80% Loan To Value**
- Income not listed on 1003
- Loan amounts up to \$1,500,000
- Investors can qualify with a credit score as low as 660
- Up to 65% LTV for First Time Investors  
(add 1.10% DSCR = Gross Rents divided by PITI)
- OK to have one 30-day late payment for Mortgage/Rent history during the past 12 months
- 6 Months (PITI) Reserves are required  
(Principal, interest, taxes and insurance)
- Funds being utilized for down payment and closing costs must be sourced for the previous 60 days
- Personal Guarantee will be required for property being titled in the name of an LLC or Corporation
- 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!**

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