

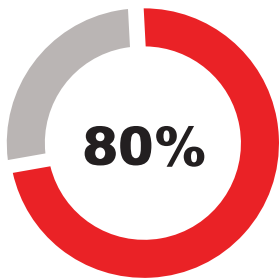
Debt Service Coverage Ratio

DSCR

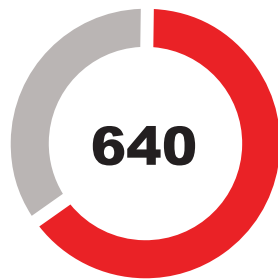


$$\text{DSCR} = \frac{\text{Gross Market Rent}}{\text{PITIA}^*} \leq 1.00$$

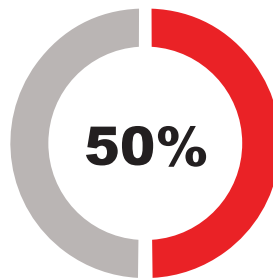
* PITIA = Principal + Interest + Taxes + Insurance + HOA Dues



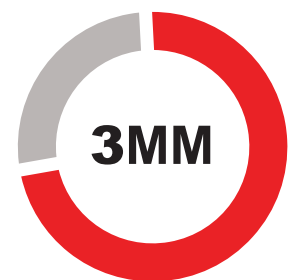
MAX. LTV



MIN. FICO



MAX. DTI



MAX. LOAN AMOUNT

No Income, No Employment, No Tax Returns
Qualify based on cash flow of the subject property

PROGRAM HIGHLIGHTS

Program code | DSCR 30 | DSCR 7/1 | DSCR 7/1

- ❖ No Income Documents, No 4506-T
- ❖ LTV up to 80%
- ❖ Minimum to Maximum loan amount of \$75K to \$3MM
- ❖ Credit Score as low as 640
- ❖ Purchase, R/T & Cash-Out Refinance
- ❖ Investment Only
- ❖ SFR/PUD/Condo
- ❖ Gift is not allowed
- ❖ An Escrow Waiver is Not eligible

Contact me today !

* Refer to guideline for more details

* Refer to page 8 of rate sheet

