



NON-QM LENDING SOLUTIONS

DSCR

Residential Real Estate Investor

★ HIGH LTV!

85%

MAX LTV - PURCHASE

\$3.5M

MAX LOAN AMOUNT

620

MIN FICO SCORE

80%

MAX DTI - C/O

Six DSCR Programs for Investors

Select
1.25
Ratio

Core
1.0
Ratio

Fusion
>.75 -.99
*assets

Sub 1
>.75
Ratio

No Ratio
<.75
Ratio

FN
1.0
Ratio

- **ITIN Borrowers** (Core)
- **Short Term Rentals** (Core)
- **Flexible Terms** (Interest Only, 40 year, ARM)
- **Flexible Credit Events** (Core)
- **Less than 6 months cash-out options!**
- **Non-Warrantable Condos** (Core, Fusion, Sub 1, No Ratio)
- **Vacancy up to 70% LTV** (Select, Core, Fusion, Sub 1)
- **Unlimited Cash-in-hand** - see matrix
- **Gift Funds / Gift of Equity OK**
- **5-8 DSCR product** (separate matrix)

