

# DSCR Investor Cash Flow

Our innovative primary product for real estate investors is a collateral based business purpose loan. Traditional income verification is not required.

## Program Highlights

- DSCR less than 1.00x allowed on purchase & rate/term
- Max loan amount up to \$2.5 million
- FICO down to 660
- Up to 80% LTV on purchase, rate/term refinances, and cash-out up to 75%
- Cash-out up to \$500,000 and proceeds can be used for reserve requirements
- SFR, PUD, townhomes, 2-4 units, condos, non-warrantable condos
- 30-year fixed and 5/6 ARM with a 10-year interest only option
- Gift funds can be used for down payment, closing costs, and reserves after the borrower has documented the minimum required borrower contribution
- LTV up to 70% for foreign nationals on purchase and rate-term refinances and 60% on cash-out transactions
- First-time investors allowed up to 75% LTV
- Up to 6% seller concessions allowed towards closing
- Foreign nationals reserve 6 months PITI

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