

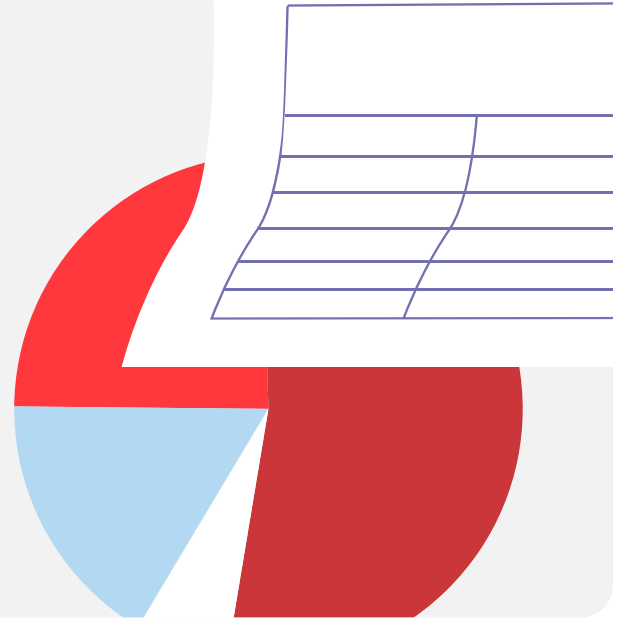
DSCR

No Income

Up to 80% CLTV

Min. FICO 620

YES to Real estate investors



PROGRAM HIGHLIGHTS:

- Loan Amount up to \$3 Million
- Cash-in-hand: no limitation for CLTV < 55% & min FICO 680; \$1,000,000 for CLTV from 55% to 65% or CLTV > 65 & min FICO 700 or CLTV ≤ 55 & FICO < 680; \$500,000 for CLTV > 65% & FICO < 700
- 30 & 40 Year Fixed, 5/6 and 7/6 ARM
- Eligible for Non-Permanent Residents, Foreign Nationals, and ITIN borrowers
- No Income, No Employment
- DSCR is available under Foreign National Program
- 1-4 Units, Condotels allowed
- Min Borrower Contribution is 10%
- First-time homebuyer allowed

THE POWER OF YES

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