

Mixed Use (2-8 units)

No Income

No employment

Up to 75% CLTV

Min. FICO 680

DSCR

PROGRAM HIGHLIGHTS:

- Investment DSCR programs only DSCR $\geq$ 1.1
- Min loan amount \$400,000
- Loan amount up to \$3.0 Million
- YES to First-Time homebuyer investors
- Minimum 6 months reserves (12 months for FN)
- Min borrower contribution 20%
- Max 2 vacant units allowed
- 2-3 units: Max 1 commercial unit and max 1 unit vacant allowed
- 4-5 units: Max 2 commercial units and max 2 vacant units allowed
- 6-8 units: Max 3 commercial units and max 2 vacant units allowed
- Commercial space must not exceed 49% of building area
- Residential/Commercial zoning acceptable

THE POWER OF YES

855-510-5100 | partnersupport@admortgage.com | admortgage.com

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