

# Mixed Use (2-8 units)

**No Income**

**No employment**

**Up to 75% CLTV**

**Min. FICO 700**

**DSCR**

## PROGRAM HIGHLIGHTS:

- Investment DSCR programs only DSCR  $\geq$  1.1
- Min loan amount \$400,000
- Loan amount up to \$3.0 Million
- Minimum 6 months reserves (12 months for FN)
- Income from commercial space may not exceed 49.99% of total qualifying income
- **NJ restrictions:**  
Purchase: Max CLTV 70% & Min FICO 720  
Refinance: Max CLTV 65% & Min FICO 720
- Commercial space must not exceed 49% of building area
- Residential/Commercial zoning acceptable
- Properties are not allowed for Foreign Nationals, First-Time Homebuyers (FTHB) & First Time Investors
- The following states are ineligible: AK, IL, NY

**THE POWER OF YES**

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

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