

- DSCR = Gross Income divided by PITIA / ITIA
- Max loan amount \$3,500,000
- 1 4 family properties and condominiums permitted
- 85% LTV for Purchase, Rate and Term Refi
- 75% LTV for Cash-Out
- Down to 620 FICO
- · Non-Warrantable Condos OK
- · Investment Properties only
- · Gift Funds allowed
- · No limit on Financed Properties
- · Leasehold properties are eligible
- Short term rentals! Airbnb, VRBO, Purchase, Rate and Term Refi, Cash Out