

## PROGRAM HIGHLIGHTS

- · Purchase, Rate & Term Refi, Cash out
- DSCR = Gross Income divided by PITIA / ITIA Interest Only
- Max loan amount \$3,500,000
- 1 4 family properties and condominiums permitted
- 80% LTV for Purchase, Rate & Term Refi
- 70% LTV for Cash-Out Refi

- Down to 620 FICO
- Non-Warrantable Condos OK
- · Gift Funds allowed
- · No limit on Financed Properties
- Leasehold properties are eligible (Condo Not Available)

Lending on short-term rentals listed on rental platforms such as Airbnb, VRBO, VACASA or others with our DSCR Investor loans.

