

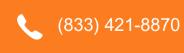


PROGRAM HIGHLIGHTS —

- DSCR = Gross Income divided by PITIA/ITIA Interest Only
- Max loan amount \$2,500,000
- 1-4 family properties and condos permitted
- 70% LTV for Purchase
- 65% LTV for Rate/Term
- · 60% LTV Cash Out

- · Down to 700 FICO
- · Non-Warrantable Condos OK
- Investment Properties Only
- · Gift Funds allowed
- No Limit on Financed Properties
- · Leasehold Properties are eligible

Note: Short Term Rentals and Temporary Buydowns not allowed.



TLP@GoLendingPros.com

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