LENDINGPROS
GOLENDINGPROS.com

NON-QM INVESTOR PROGRAMS

Reach More Clients
Close More Loans

PROGRAM HIGHLIGHTS

BANK STATEMENTS

- 12 Month Bank Statement & P&L Programs
- Use 100% of Deposits on Personal Statements
- Use Up To 85% of Deposits on Business Statements

Program Highlights:

- Up To 90% LTV Purchase to $2,000,000
- Up To 85% LTV Rate/Term
- Up To 80% LTV Cash Out
- Min FICO 600
- Loan Amounts Up to $4,000,000
- Couple With Asset Utilization for Extra Income
- Transfers From Business to Personal OK!
- P&L Program comes with 3 Months Bank Statement

Qualify Using:

- Fixed Expense Factor
- Third Party Prepared P&L
- Third Party Prepared Expense Statement

Persons in photos do not reflect racial preference and housing is open to all without regard to race, color, religion, sex, handicap, familial status or national origin.

DSCR

DSCR for Investors

- 1 – 4 Family Properties and Condominiums Permitted
- 85% LTV for Purchase, Rate & Term Refi
- 75% LTV for Cash-Out
- Down to 620 FICO
- Gift Funds Allowed
- No Limit on Financed Properties
- Short Term Rentals! Airbnb, VRBO, Purchase, Rate and Term Refi, Cash Out

SHORT TERM RENTALS

Eligible for a DSCR loan

- 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
- Investment Properties only
- Gift Funds allowed
- No limit on Financed Properties
- Leasehold properties are eligible (Condo Not Available)

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EQUAL HOUSING LENDER