



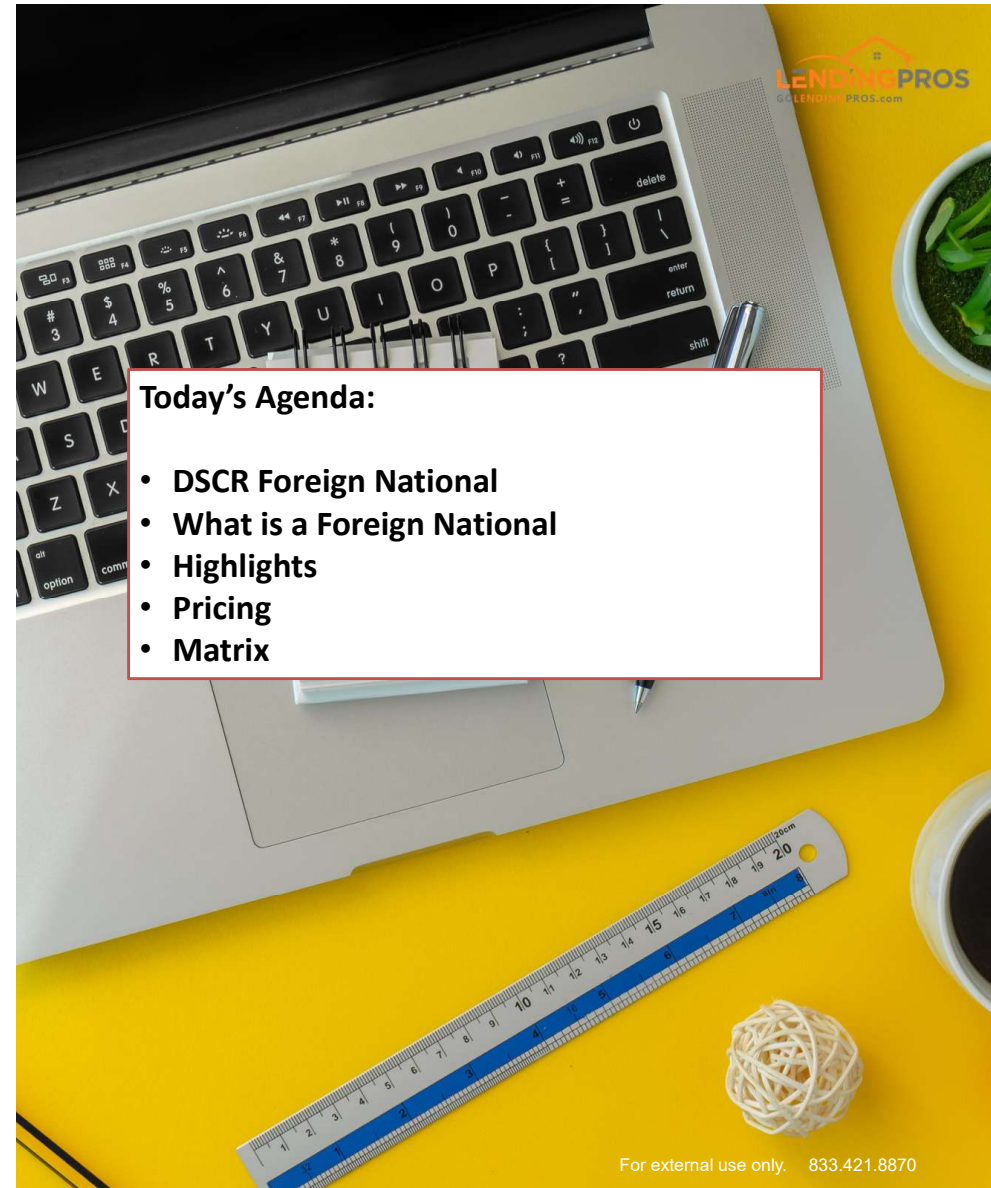
DSCR FOREIGN NATIONAL

January 2026 Broker Webinar

WEBINAR HOST



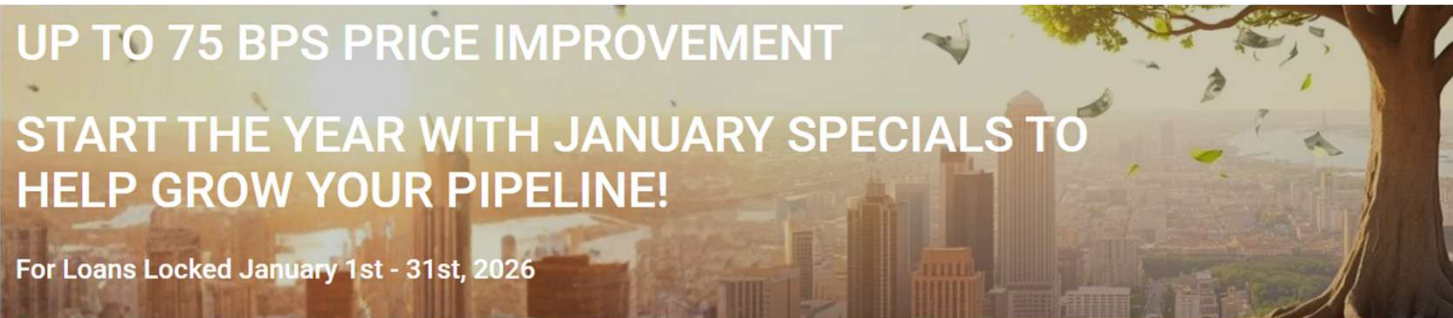
Jenny Beck, Director of Learning and Development



Today's Agenda:

- **DSCR Foreign National**
- **What is a Foreign National**
- **Highlights**
- **Pricing**
- **Matrix**

SPECIALS



*Non-QM Pricing Improvement (includes DSCR 5-8 units and Jumbo)**

- **Up to 75 BPS with Select or 25 BPS without Select**

FHA Pricing Improvement

- **FHA: 25 BPS off (excludes CalHFA)**
- **Includes DPA Pro and FHA Streamlines**
- **Excludes Select**

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DSCR FOREIGN NATIONAL

DSCR FOREIGN NATIONAL HIGHLIGHTS

Our Foreign National DSCR program offers flexible options, competitive guidelines, and the support you need to grow your business!

What is a Foreign National?

A Foreign National is a non-resident alien who is not authorized to live or work in the U.S or holds a work visa that is indicative of a more temporary residency than those required to meet Non-Permanent Resident Alien requirements.

A Foreign National may periodically visit the US for various reasons including vacation and/or business.

To be eligible, the borrower must live and work in another country and be a legal resident of that same country. They may not purchase a property intended for use as a primary resident.



DSCR FOREIGN NATIONAL HIGHLIGHTS

- LTV's up to 75% for Purchase, 70% Rate/Term, 65% Cash Out
- Min Fico 680
- Min DSCR 1.00
- \$2.0M Max Loan Amount
- 0 x 30 x 12 with full 2 yr history
- > 36 months Credit Event Seasoning
- 12 mos reserves – Cash-out can be used

Foreign National DSCR - Ratio 1.0				
FICO to Max LTV/CLTV				
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
\$ 1,000,000	720+	75%	70%	65%
	700+	70%	65%	60%
	680+/No FICO	65%	60%	55%
	660+			
\$ 1,500,000	720+	70%	65%	60%
	700+	65%	60%	55%
	680+/No FICO	60%	55%	50%
	640+			
\$ 2,000,000	740+	65%	60%	55%
	720+	65%	60%	55%
	700+/No FICO	60%	55%	50%
	680+			
\$ 2,500,000	660+			
	640+			
	740+			
	720+			
\$ 3,000,000	700+			
	680+			
	660+			
	650+			
\$ 3,500,000	740+			
	720+			
	680+			
	660+			

DSCR FOREIGN NATIONAL HIGHLIGHTS

Borrower Eligibility:

Borrowers who reside in & are citizens of the following countries/regions are eligible:

Canada

Caribbean (excluding Cuba)

China (excluding Hong Kong) as permitted

Europe (excluding Russia)

Japan

Latin America (excluding Nicaragua)

South America (excluding Venezuela)

Tradelines:

Borrowers with FICO/credit history
Standard tradeline requirements followed
Limited tradelines not allowed

Borrowers without FICO/credit history
12-month credit rating from an internationally known financial institution in the borrower country of origin

US tri-merge credit report required for each borrower to verify credit or confirm no credit history

DSCR FOREIGN NATIONAL HIGHLIGHTS

Limitations

- ✓ Maximum exposure to a single borrower or entity shall not exceed 3 properties
- ✓ When both the buyer and seller are entities, sufficient seller entity documentation must be provided to establish ownership and confirm there is no mutual ownership interest
 - ✓ Delayed financing not allowed
 - ✓ 2 acres max

Documentation Requirements

- ✓ Valid and unexpired passport with photo &
- ✓ Valid and unexpired visa with photo or an I-797 form with valid extension dates and I-94, or

Note: Borrowers from countries participating in the State Department's Visa Waiver Program (VWP) are not required to provide a valid visa

<https://travel.state.gov/content/travel/en/us-visas/tourism-visit/visa-waiver-program.html>

Canadian citizens do not require a nonimmigrant visa

PRICING IN TPO PRO

Mortgage Information

Non-QM No Yes

Business Purpose Loan? No Yes

Loan purpose * Purchase

Lien position First Second

Doc type * Investor - DSCR

Loan term 30 Year

Amortization Fixed ARM

Mid FICO * 300 No FICO?

DSCR % * 1

Buydown Type None

Is there a Co-Borrower? No Yes

Prepay Period 3 Years

Months of Reserves * 12

Waive escrows No Yes

Self Employed No Yes

Vested in LLC? No Yes

Short Term Rental? No Yes

Interest Only No Yes

First Time Homebuyer? No Yes

Citizenship Foreign National

Mortgage Lates? No Yes

Foreclosure? No Yes

Bankruptcy? No Yes

Professional? No Yes

Property Information

Property zip 90210

Property state CA

Property city Beverly Hills

Property type SFD/SFR

Units 1

Occupancy type Investment

Comp source Borrower Paid

My comp plan: BP: 2,250

Fixed Fee: 500

Min: 2000

Max: 12000

UW fee buyout: No Yes (Fee bought-out)

Purchase price 400,000

Est. value 400,000

Loan amount 260,000

Sub Financing 0

LTV 65,000

CLTV 65,000

Paid By Seller

Seller contribution: 0

Apply seller contribution to discount? No Yes

100% of your compensation will be paid by the borrower: 6,350 0 6,350

3rd party closing costs 10,104

Add UW & Doc fee: 2,195

Total 3rd party costs: 12,299 0 12,299

Total 3rd party and compensation costs: 18,649 0 18,649

Allowable lender credit: 12,299

LC cannot be applied to Compensation

Amount to be applied: 0

Discount to buy the rate down: 0

Remaining cash from borrower for fees after lender credit: 18,649

Amount to be built into pricing: 0

Borrower paid broker comp: 6,350

Summary cash to close

Base pricing: 100,000

Down payment: 140,000

Credit applied to 3rd party: 0.000

Remaining cash for fees after credits: 18,649

Target price: 100,000

Discount to buy the rate down: 0

Net Target price: 100,000

Total cash to close: 158,649

Minimum required investment: 140,000

Lock Terms: 30 Day [Get Pricing](#)

Lending Pros - Wholesale - Non-QM Core DSCR 30 Yr Fixed - EG					
7.375	7.375	101.000	(S)	(\$2,600)	\$1,795
Lending Pros - Wholesale - Non-QM Core DSCR 5/6 30 Yr SOFR ARM - EG					
7.375	7.594	101.000	(S)	(\$2,600)	\$1,795
Lending Pros - Wholesale - Non-QM Core DSCR 7/6 30 Yr SOFR ARM - EG					
7.375	7.549	101.000	(S)	(\$2,600)	\$1,795

DSCR MATRIX AT A GLANCE...

Non-QM Investor Programs																														
Non-Owner Occupied Investment Properties, 1-4 Units only * All subject properties located in Essex County, NJ, Baltimore City, MD (and it's neighborhoods) and Philadelphia County, PA are temporarily suspended*																														
Select DSCR - Ratio 1.25					Core DSCR - Ratio 1.0					DSCR Fusion - DSCR + Asset Utilization					Sub1 DSCR - Ratio ≥ .75 - < 1.0					No Ratio DSCR - Ratio < .75					Foreign National DSCR - Ratio 1.0					
FICO to Max LTV/C/LTV					FICO to Max LTV/C/LTV					FICO to Max LTV/C/LTV					FICO to Max LTV/C/LTV					FICO to Max LTV/C/LTV					FICO to Max LTV/C/LTV					
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	
\$ 1,000,000	720+	75%	70%	70%	\$ 1,000,000	720+	85%	80%	75%	\$ 1,000,000	720+	75%	70%	70%	\$ 1,000,000	720+	75%	70%	65%	\$ 1,000,000	720+	70%	65%	60%	\$ 1,000,000	680+	No FICO	65%	60%	55%
	700+	75%	70%	70%		800+	80%	80%	75%		700+	75%	70%	70%		700+	70%	70%	65%		700+	65%	60%	60%		680+				
	640+					750+	75%	70%	70%		640+					640+						640+				680+				
	620+					620+			65%		620+					620+						620+				640+				
\$ 1,500,000	720+	75%	70%	70%	\$ 1,500,000	720+	85%	80%	75%	\$ 1,500,000	720+	75%	70%	65%	\$ 1,500,000	720+	75%	70%	65%	\$ 1,500,000	720+	70%	65%	55%	\$ 1,500,000	680+	No FICO	60%	50%	50%
	700+	75%	70%	70%		800+	80%	80%	75%		700+	70%	70%	65%		700+	70%	70%	65%		700+	65%	60%	55%		680+				
	640+					750+	75%	70%	70%		640+					640+						640+				680+				
	620+					620+			65%		620+					620+						620+				640+				
\$ 2,000,000	740+	75%	70%	65%	\$ 2,000,000	740+	80%	80%	75%	\$ 2,000,000	740+	80%	80%	75%	\$ 2,000,000	740+	80%	80%	75%	\$ 2,000,000	740+	80%	80%	75%	\$ 2,000,000	700+	No FICO	60%	55%	50%
	720+	70%	70%	65%		720+	80%	80%	75%		720+	80%	80%	75%		720+	80%	80%	75%		720+	80%	80%	75%		680+				
	700+	70%	70%	65%		700+	75%	75%	70%		700+	75%	75%	70%		700+	75%	75%	70%		700+	70%	70%	65%		680+				
	640+					640+			65%		640+					640+						640+				680+				
	620+					620+			60%		620+					620+						620+				640+				
\$ 2,500,000	740+	75%	70%	70%	\$ 2,500,000	740+	80%	80%	75%	\$ 2,500,000	740+	80%	80%	75%	\$ 2,500,000	740+	80%	80%	75%	\$ 2,500,000	740+	80%	80%	75%	\$ 2,500,000	700+	No FICO	60%	55%	50%
	720+	70%	70%	65%		720+	80%	80%	75%		720+	80%	80%	75%		720+	80%	80%	75%		720+	80%	80%	75%		680+				
	700+	70%	70%	65%		700+	75%	75%	70%		700+	75%	75%	70%		700+	75%	75%	70%		700+	70%	70%	65%		680+				
	640+					640+			65%		640+					640+						640+				680+				
	620+					620+			60%		620+					620+						620+				640+				
\$ 3,000,000	740+	65%	65%	60%	\$ 3,000,000	740+	75%	75%	70%	\$ 3,000,000	740+	80%	80%	75%	\$ 3,000,000	740+	80%	80%	75%	\$ 3,000,000	740+	80%	80%	75%	\$ 3,000,000	700+	No FICO	60%	55%	50%
	720+	60%	60%	55%		720+	75%	75%	70%		720+	75%	75%	70%		720+	75%	75%	70%		720+	75%	75%	70%		680+				
	700+	60%	60%	55%		700+	70%	70%	65%		700+	70%	70%	65%		700+	70%	70%	65%		700+	70%	70%	65%		680+				
	640+					640+			65%		640+					640+						640+				680+				
	620+					620+			55%		620+					620+						620+				640+				
\$ 3,500,000	740+	65%	65%	60%	\$ 3,500,000	740+	75%	75%	70%	\$ 3,500,000	740+	80%	80%	75%	\$ 3,500,000	740+	80%	80%	75%	\$ 3,500,000	740+	80%	80%	75%	\$ 3,500,000	700+	No FICO	60%	55%	50%
	720+	60%	60%	55%		720+	75%	75%	70%		720+	75%	75%	70%		720+	75%	75%	70%		720+	75%	75%	70%		680+				
	700+	60%	60%	55%		700+	70%	70%	65%		700+	70%	70%	65%		700+	70%	70%	65%		700+	70%	70%	65%		680+				
	640+					640+			65%		640+					640+						640+				680+				
	620+					620+			55%		620+					620+						620+				640+				

	Select DSCR	Core DSCR	DSCR Fusion	Sub1 DSCR	No Ratio DSCR	Foreign National DSCR
Max LTV	Condo - 75% (FL Condo - 70%) NW Condo - NA 2-4 Unit - NA Rural - NA	Condo - 80% (FL Condo - 70%) NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Unit - 80% Rural - 65%	Condo - 60% (FL Condo - 50%) NW Condo - 80% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA	Condo - 60% (FL Condo - 50%) NW Condo - 80% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA	Condo - 60% (FL Condo - 50%) NW Condo - 80% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA	Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA
Min Loan Amount	\$250,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
DSCR	1.25 min ratio	1.00 min ratio > 80% 1.20 min ratio	Initial DSCR without Asset Utilization: > 0.75 - < 0.99 ratio Final DSCR w/asset Utilization: ≥ 1.15	0.75 min ratio	No min ratio	1.00 min ratio
Interest Only (IO)			* Qualify on IO Payment ALL States * Reserves based on IO Payment * 640 min FICO * 80% max LTV			* Qualify on IO Payment ALL States * Reserves based on IO Payment
Housing History	0 x 30 x 12	1 x 30 x 12 Inexperienced Investors: 0 x 30 x 12	0 x 30 x 12	0 x 30 x 12	0 x 30 x 12	0 x 30 x 12 & 2 yr history required
Credit Event (BK, JUD, OR, OCC)	> 48 months	> 36 months - FC/OCC > 12 months - BK Ch 13 w/ no history > 24 months - SS/OB/BK Ch 7	> 36 months	> 36 months	> 36 months	> 36 months
Short Term Rentals	Not Allowed	> 5% reduction * 80% max LTV * 70% max LTV - C/O	Not Allowed	Not Allowed	Not Allowed	Not Allowed
Reserves	3 mos. cash-out cannot be utilized > \$2.0M LA = 6 mos * Cash-out can be used to satisfy up to 50% of reserve requirement	> 65% LTV = 3 mos > \$2.0M LA = 6 mos * \$3.0M LA = 12 mos Cash-out may be used	6 mos > \$2.0M LA = 6 mos Cash-out may be used	6 mos > \$2.0M LA = 6 mos Cash-out may be used	6 mos Cash-out may be used	12 mos Cash-out can be utilized
Recently Listed w/C/O (< 6 Mos OR Max)	* Deleted ≥ 1 day prior to application date & may not have been listed for sale for > 180 days * Value is lower of lowest listing price within 180 days or appraised value * 3 yr min PPP required, transactions where PPP is prohibited are ineligible		Not Allowed	Not Allowed	Not Allowed	Not Allowed
ITN	Not Allowed	* 700 min FICO * \$1.5M max * 75% max LTV * 65% max LTV - C/O	Not Allowed	Not Allowed	Not Allowed	Not Allowed
Foreign National	Not Allowed See Foreign National DSCR	Not Allowed See Foreign National DSCR	Not Allowed See Foreign National DSCR	Not Allowed See Foreign National DSCR	Not Allowed See Foreign National DSCR	Allowed See Foreign National DSCR
DACA	Not Allowed	* 80% max LTV * 75% max LTV - C/O	Not Allowed	Not Allowed	Not Allowed	Not Allowed



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MARKETING AVAILABLE

[Marketing - LendingPros \(golendingpros.com\)](http://golendingpros.com)

The screenshot shows the LendingPros website interface. At the top left is the LendingPros logo. The navigation bar includes links for PROGRAMS, RATES, RESOURCES, GET APPROVED, COMMERCIAL, ABOUT US, and CONTACT. A main banner features the text "Close Loans Like A Pro" and "Conventional, Government and Non-QM Programs" with a "Get Approved" button. A navigation dropdown menu is open, listing options such as PRIME FORMS, CALCULATORS, NON-QM FORMS, VA SPONSORSHIP FEE PAYMENT, EZCALC FORM, BROKER TRAINING, WEBINARS, and MARKETING (which is highlighted in orange). Below the menu, there are sections for "TRENDING TODAY" (DISASTER DECLARATION FOR THE STATE OF WEST VIRGINIA) and "Start Closing Like A PRO".

NEW NON-QM OFFERING!
FOREIGN NATIONAL DSCR

Our Foreign National DSCR program delivers flexible solutions and competitive guidelines, paired with the PRO support you need to grow with confidence.

PROGRAM HIGHLIGHTS

- Loan amounts up to \$2 million
- Credit scores starting at 680 (No FICO Option Available)
- LTVs up to 75% for Purchase, 70% for Rate/Term, and 65% for Cash-Out
- Minimum DSCR of 1.0
- 1-4 unit properties allowed
- Short-term rentals not permitted
- Cash-out proceeds may be used as reserves
- FTHB Allowed with verifiable history

Let's expand your portfolio and open new doors, together.

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QUESTIONS



Resources on our Website!

The screenshot shows the LENDINGPROS website. At the top, there is a navigation menu with links for PROGRAMS, RATES, RESOURCES, GET APPROVED, COMMERCIAL, ABOUT US, CONTACT US, and SUBMIT. Below the navigation is a large banner image of a modern office with a yellow chair and a desk. The banner text reads "Non-QM Programs" and includes three buttons: "View Non-QM Matrix", "View Non-QM DSCR Matrix", and "View Non-QM DSCR 5 - 8 Matrix". Below the banner, there is a section titled "Non-QM Programs" with a "Get Approved" button. To the right, there is a "Submit A Scenario" form with fields for First Name, Last Name, Year Built, Email, Phone Number, and Company Name. Below the form is a "Submit" button.

Non-QM Programs

Innovative Non-QM programs to broaden our broker's market and help them close more loans.

Highlights include:

- Bank Statement / Alt Doc
- Asset Depletion
- DSCR (Select, Core, Fusion, Sub 1)
- Full Doc
- 1099
- 40-Year (Fully Amortized)*
- 40-year I/O*
- Foreign National
- WVOE

Available on our TPO portal technology where you can register, submit, and disclose in minutes.
*For those that qualify

[Get Approved Today](#)

[Calculate your DSCR](#)

Submit A Scenario

Have a loan that you want to discuss with our experienced team? Drop the details here.

First Name*

Last Name*

Your Role*

Please Select

Email*

Phone Number*

Company Name

Form: Tell Us About Your Loan
Include information: Program Type, HELOC, HELOC

[Submit](#)

Resources on our website!

- Matrices
- Rate Sheets
- Price your Non-QM
- EZCalc/EZStructure
- Calculate your DSCR
- Webinar Recordings/Decks
- Marketing Material
- Get Approved
- Access to Portal
- Forms
 - Business Narrative



THANK YOU

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