

## PLATINUM

Min 660 FICO – Up to 90% LTV

- No tradeline requirement w/ 3 credit scores
- Non-Perm up to 90% LTV
- DTI up to 55%
- Unlimited Cash in Hand
- Cash-out used for reserves
- SFR, Condotels, Condos, 2-4
- Loan amounts up to \$4m
- Standard Doc, Bank Statements, P&L Only, WVOE, 1099, Asset Utilization

## DSCR (1-4 Units)

Min 620 FICO – Up to 80% LTV

- No deposit sourcing
- No DSCR Ratio up to 75% LTV
- No tradeline requirement w/ 3 credit scores
- \$1,000,000 cash in hand
- SFR, Condotels, Condos, 2-4
- 2 months reserves
- Cash-out used for reserves
- AIR DNA & STR accepted
- Loan amounts up to \$3.5m
- Unlimited 30 days lates allowed.
- Vacant properties allowed

## DSCR (Cross Collateral)

Min 620 FICO – Up to 80% LTV

- No deposit sourcing.
- Min DSCR of 1.2
- No tradeline requirement w/ 3 credit scores
- Unlimited cash in hand
- Minimum Per Property Balance \$50k
- Minimum of 3 properties
- Maximum of 25 properties

## GOLD

Min 600 FICO – Up to 85% LTV

- No tradeline requirement w/ 3 credit scores
- 1 Day Credit Even Seasoning
- SFR, Condotels, Condos, 2-4
- Cash-out used for reserves
- Loan amounts up to \$3m
- Unlimited Cash in Hand
- Standard Doc, Bank Statements, P&L Only, WVOE, 1099

## DSCR (5-8 Units & 2-8 Mixed Use)

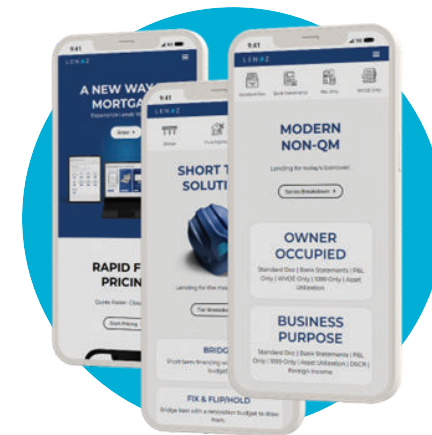
Min 660 FICO – Up to 75% LTV

- No deposit sourcing.
- Min DSCR of 1
- No tradeline requirement w/ 3 credit scores
- \$1,000,000 cash in hand
- Commercial space <50% allowed
- Loan amounts up to \$2,000,000
- Foreign Nat and Non-Perm accepted

## FOREIGN NATIONAL

No FICO or 680 – Up to 75% LTV

- DSCR  $\geq$  1 up to 75% LTV
- No DSCR Ratio up to 65% LTV
- No restrictions for Venezuelans
- 6 months reserves w/ LTV 5% less than maximum.
- No deposit sourcing on DSCR
- 2 credit reference letters in lieu of traditional credit.



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## STANDARD DOC

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- DTI up to 55%
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- Cash-out used for reserves
- SFR, Condotels, Condos, 2-4
- Loan amounts up to \$4m
- 1 Day Credit Even Seasoning

## BANK STATEMENTS

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- DTI up to 55%
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- Cash-out used for reserves
- SFR, Condotels, Condos, 2-4
- Loan amounts up to \$4m
- 1 Day Credit Even Seasoning

## P&L ONLY

Min 660 FICO – Up to 80% LTV

- No tradeline requirement w/ 3 credit scores
- Non-Perm up to 80% LTV
- DTI up to 55%
- Unlimited Cash in Hand
- Cash-out used for reserves
- SFR, Condotels, Condos, 2-4
- Loan amounts up to \$4m

## ASSET UTILIZATION

Min 660 FICO – Up to 90% LTV

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- Cash-out used for reserves
- SFR, Condotels, Condos, 2-4
- Loan amounts up to \$4m

## WVOE Only

Min 660 FICO – Up to 80% LTV

- No tradeline requirement w/ 3 credit scores
- Non-Perm up to 80% LTV
- DTI up to 55%
- Unlimited Cash in Hand
- Cash-out used for reserves
- SFR, Condotels, Condos, 2-4
- Loan amounts up to \$4m

## 1099 ONLY

Min 620 FICO – Up to 90% LTV

- No tradeline requirement w/ 3 credit scores
- Non-Perm up to 80% LTV
- DTI up to 55%
- Unlimited Cash in Hand
- Cash-out used for reserves
- SFR, Condotels, Condos, 2-4
- Loan amounts up to \$4m

## DSCR

Min 620 FICO – Up to 80% LTV

- No deposit sourcing
- No DSCR Ratio up to 75% LTV
- No tradeline requirement w/ 3 credit scores
- \$1,000,000 cash in hand
- SFR, Condotels, Condos, 2-4, 5-8
- 2 months reserves
- Cash-out used for reserves
- AIR DNA income accepted
- Loan amounts up to \$3.5m
- Unlimited 30 days lates allowed.
- Vacant properties allowed

## FOREIGN NATIONAL

No FICO or 680 – Up to 75% LTV

- DSCR  $\geq$  1 up to 75% LTV
- No DSCR Ratio up to 65% LTV
- No restrictions for Venezuelans
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