

Free 45 day rate lock at submission

✓ Fix & Flip 1-29 Units ✓ Non-Warrantable Condos & Condotels ✓ SFR's ✓ Manufactured Homes ✓ Townhomes ✓ Puddels ✓ Short term rentals ✓ Rural Properties ✓ Assisted Living ✓ Multifamily Long Term -24 Units ✓ Blanket Portfolio Investment Loans in groups of 10 ✓ Apartment Complexes

Remember:

- You can access rate sheet & requests quotes with no login
- No primary home or rental history needed for 1st time investors- Can be living rent free, etc.
- Rural properties up to 25 acres without an exception needed
- Financing for Manufactured Homes
- We can usually go under a 575 FICO on a full doc loan
- Self Employed/1099 for under 2 years
- .50% discount off rate for loan amounts between \$750K-\$2M
- BK & FC's just need 1 year seasoning
- 90% LTV at 700+ FICO on bank statement loans and full doc
- Min 600 FICO for bank statements
- Lowest FICO 575 for income & DSCR
- Immediate cash out on purchased property with no seasoning
- Currently in Forbearance
- US Accounts close with just one month's statement (Investments)
- Agricultural & mixed use properties on case-by-case basis
- Mixed Use properties on case-by-case basis
- Foreign Investors can close overseas, in US Entity without US Visa and from foreign bank account
- Transferred appraisals okay for up to 180 days
- No minimum square footage requirement
- Assisted Living/Adult Care Facilities, Student Housing okay

Major Exceptions made on a case-by-case basis, solutions offered, flexible programs, financially stable in industry!

Click any of the loan programs below for more info! **Hottest NEW programs:**

- [Investor Cash Flow/DSCR](#)- No primary home ownership -No prior landlord experience -No reserves -As low as 7.625% Max LTV 80% -Resorts, AirBnB, VRBO -Close in LLC. -No DTI -Negative rent to .80% -No seasoning of funds to close <70% LTV or amount to close <\$50K -Verify seasoned funds to close w/ just 1 month bank statement
- [Small Balance Multifamily Long Term](#)- Up to 24 units -As low as 8.25% -625 FICO -Up to 70% LTV - Foreign Nationals -Non-Recourse -Short Term Rentals -Interest Only Available -No Deposits Required
- [Fix & Flip 1-24 Units](#)- As low as 9.5% -85% LTV -Short Term Loans -600 FICO
- [12-24-Month Bridge Loans](#)- Up to 24 units & 80% LTV -Interest Only - No prepayment penalties - Renter Occupancy not required - Non-TRID for faster closing -Jumbo financing

- Blanket Loans- Financing for up to 10 properties at a time on one simple application and one easy statement -\$125K min. loan amount per property -Close in US Entity
- [FOREIGN NATIONALS](#)- As low as 8.125% Max 70% LTV 65% Refi -Given a 700 FICO -Close overseas- Close in US Entity.
- [12-month Bank Statement](#)- As low as 7.375% Max LTV 90% Min. 600 FICO Write everything off -No CPA Docs, transcripts etc.
- [1099](#)- Qualify your Self-Employed Borrower with just most recent 1099's & 60 days of bank statements to support -600 FICO Max LTV 80% -Great for drivers, realtors, appraisers, law practices conducted from home
- [P&L](#)- Prepared by third party & 60 days of bank statements to support -600 FICO Max LTV 80% - Great if party on bank account that is not wanted on the loan
- [WVOE](#)- 2-year history -600 FICO Max LTV 80% -No 4506-T requirement -Unlimited Cash Out -No FTHB -Secondary Financing okay -Great for cash paid instead of paystubs
- [ATR-IN-FULL](#)- As low as 7.375% Max LTV 75% Min. 600 FICO -No DTI -No Job - Liquid Assets to equal loan amount
- [ITIN](#)- As low as 8.25% Max LTV 80%/75% Refinance Min 650 FICO -Self Employed: Full Doc or Investors -2 yr. VOE/Paystub w/direct deposit
- [Non- Permanent Resident Alien](#)- As low as 7.375% -Max LTV 80% -Unexpired Visa & EAD Required

[NO NMLS? NO PROBLEM!](#) Broker loans for investments without an NMLS License: AL, AR, CO, CT, DE, DC, FL, GA (LLC ONLY), HI, ID (LLC ONLY), IL, IN, IA, KS, KY, LA, ME, MD, MA, MS, MO, MT (LLC ONLY), *NC, NE, NH, NJ (LLC ONLY), NM, NY, OH, OK, PA, RI, SC, *TN, TX, UT (LLC ONLY), VT, VA (LLC ONLY), WA, WV, WI, WY

*2/13/23 Rate Sheet