



CARRINGTON'S Investor Advantage Program* is here!

No personal income used to qualify.

Carrington's new Investor Advantage Program may give your pipeline the boost it needs. Give yourself an edge and build your business with this great new loan product.

PROGRAM HIGHLIGHTS

- No personal income used to qualify**
- Qualification based on property cash flow**
- 2 years seasoning for foreclosure, short sale, bankruptcy or deed-in-lieu
- Up to 80% LTV, no DTI restrictions
- No limit on number of properties financed (5 with CMS)
- Loan amounts up to \$2 million
- Seller concessions to 2%
- First-time investors allowed
- Escrow waiver permitted
- No reserve requirement for the Investor Advantage Program
- 1x30 in last 12 month on housing history acceptable
- FICO down to 620
- Non-warrantable condominium OK

Contact us to learn more.

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860-806-9323

CARRINGTON
MORTGAGE SERVICES, LLC
CarringtonWholesale.com

**Carrington's Investor Advantage applies to non-owner occupied business purpose loans only. Loan-to-value, debt service ratios and state restrictions apply. Speak to your Account Executive for additional details and requirements. Does not include: Co-ops, condotels, manufactured, unique properties, mixed-use properties, leaseholds, rural properties, log homes, agriculturally zoned, properties that provide income to borrower, farms or hobby/working farms, properties with oil, gas, or mineral rights, builder model leaseback, non-conforming zoning regulations that prohibit rebuilding, properties subject to rent control regulations. Not permitted: Gift funds, non-traditional credit, Texas refinances, rental income from a 1-unit primary residence or second home. Ineligible states: AK, MA, ND, WV, IL: ARM loans are not permitted in Cook, Kane, Peoria, and Will counties. NY: Loans require a minimum loan size of "conforming balance plus \$1." NY CEMA loans not permitted.*

***Other restrictions and qualifications may apply. Business income and assets along with a positive cash flow from the investment property may be required. Borrower must meet product guidelines, conditions, and underwriting requirements. Ask your Account Executive for details.*

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