



the **NONI**™

/ No-Nee /

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the **Lender**

# NON OWNER NO INCOME

## THE BEST NON OWNER LOAN IN THE INDUSTRY

- **As little as 2 months reserves**  
(Use cash out for reserves)
- **FICOS As Low As 620**
- **1<sup>st</sup> time investors allowed**
- **No LTV Restrictions** on 2-4 units
- **LTV's up to 80%** (min 680 fico)
- **No Rate Or Pricing Adjustments**  
on Cash Out, Interest Only, Condo, Units

		the <b>NONI</b>		
		Min Loan Amount 100K	DSCR ≥ 1.00	
FICO	Loan Amount	Reserves	Purchase or R/T	Cash-Out
720	\$2,000,000	2 Months- Purchase & R/T	80%	75%
	\$3,000,000	6 Months- C/O	75%	60%
680+	\$2,000,000	2 Months- Purchase & R/T	80%	70%
	\$3,000,000	6 Months- C/O	70%	60%
660-679	\$1,500,000	2 Months- Purchase & R/T	75%	70%
	\$2,500,000	6 Months- C/O	70%	65%
640-659	\$1,500,000	2 Months- Purchase & R/T	70%	65%
	\$2,500,000	6 Months- C/O	60%	60%
620-639	\$1,000,000	6 Months	65%	65%
	\$2,000,000		60%	60%

**\*Example:**

For a \$300,000 mortgage loan with a term of 360 months, with a 5.25% Interest Rate, and a 6.0% Annual Percentage Rate (APR), the monthly payment will be \$1,312.50. Not all borrowers will qualify for all products offered.

Contact me today for more information

Your Contact Information Here



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