

INVESTOR

For Borrowers with Positive Cash Flow Properties



LOAN PROGRAM HIGHLIGHTS

- Qualify based on cash flow of the subject property at I/O payment calculation
- No vacancy factor or DTI calculated, DSCR = 1.0*
- No income | No employment verification | No tax returns | No 4506T
- Business funds allowed for down payment, closing costs, & reserves for self-employed borrowers
- Loan amounts up to \$2.5MM | Cash out up to \$2.0MM
- Short-term rental properties and gift funds allowed
- Up to 25% variance allowed between Lease Agreement & 1007**
- Only 1 appraisal required when loan amount is \leq \$1.5MM (LTV \leq 75%)
- Vest in an LLC
- Up to 80% LTV
- Borrower can own unlimited financed properties
- Seasoned ownership/management experience not required if DSCR = 1.25
- Multiple term options:
 - ARM***: 5/1, 7/1, 10/1
 - Fixed: 15, 30

A borrower with \geq 25% ownership interest in a business is considered self-employed.

*DSCR = 1.25 for Premier

**Up to 10% without proof or 25% with most recent 3 month rent receipt verification

***Interest only options available on all ARMs. No I/O in Illinois.



INVESTOR PREMIER

Lower Rates | Better Pricing

Not all program highlights may apply to Premier

YOUR COMPANY
LOGO HERE

Your Name
Your Title

NMLS #

Number

Email

Website.com

Address

YOUR
PICTURE
HERE



Mandatory legal language goes here.