



NonQM

Express DSCR

For Borrowers with Positive Cash Flow Properties



**Non Trid
- Close Fast!**



**Purchase Money
& Rate & Term to 80% LTV**



**Loan Amounts
up to \$3 Million**

- ▶ Debt Service Coverage Ratio loans down to .75 with 680 minimum score
- ▶ Declining Markets Allowed
- ▶ Vacant Properties Allowed on Refinances
- ▶ Gift Funds Allowed
- ▶ Cash Out can be Used for reserves
- ▶ Min Fico 660
- ▶ Interest Only Loans Qualify using the IO payment
- ▶ Unlimited Cash In Hand Allowed <= 60% (Greater than 60% is \$1 Million Max)
- ▶ 30 & 40 Year Fixed I/O Available
- ▶ 75% LTV Cash Out Min FICO 700
- ▶ 1x30x12 Allowed



UPLOAD LOGO HERE

