



ALT PRIME **DSCR** HIGHLIGHTS

- ✓ No Ratio option 75% LTV
- ✓ **DSCR factor can be 0.00 to .99**
- ✓ Up to 80% LTV
- ✓ **Gift funds allowed!**
- ✓ Accessory Unit Rental income OK!
- ✓ **Escrows not required on DSCR!**
- ✓ Interest Only available
- ✓ **Min 620 FICO**
- ✓ Cash in hand can be applied to meet entire reserve requirement!
- ✓ **Borrower only needs to document the 12-month ownership of 1 rental property in the last 3-year period**
- ✓ Interest Only allows ITIA to qualify for DSCR on purchases & refis
- ✓ **Down to 6 months reserves**



600 FICO in Montana. See product matrix for all details at www.myndm.com/products. Pricing and product offerings subject to change without notice. This information is intended for the exclusive use of mortgage professionals and is not to be distributed to consumers. The information is for business and professional use only and is not intended as an advertisement as defined in Regulation Z, Section 1026.2. Nations Direct Mortgage, LLC is not part of or associated with HUD, FHA, or the Federal Government. Rates, terms, and programs subject to change without notice. All loans must satisfy Nations Direct Mortgage underwriting guidelines. Additional terms and conditions may apply. © Nations Direct Mortgage, LLC, NMLS #109738, Rev.091819, 5 Hutton Centre Drive Suite 200 | Santa Ana, CA 92707