

Funding Your Dreams



Investment Property Loan Program

- Borrower is qualified on the cash flows of the subject property only, regardless of the number of properties owned.
- No borrower income or employment stated or verified – do need work phone number.
- Debt coverage ratio (1:1) used to qualify for the property.
- Minimum credit score 640.
- At a 720 credit score all maximum pricing and loan-to-values are available.
- Debt-to-income ratio not calculated.
- Income from form 1007 for an investment property appraisal is used in debt coverage ratio
- No tax returns or transcripts required.
- Interest only option available
- 30-year fixed option available.
- Loans up to \$2.0 million.

Example of qualifying property: If the proposed new monthly payment = \$4,350 and the income on the appraisal form 1007 is \$4,350 or higher, the property qualifies.



Preferred lender finance options by...

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