

# INVESTOR CASH FLOW

Our DSCR program allows you to qualify based on the cash flow of the desired property

## LTV

Max 80% Purchase  
Max 80% R/T Refinance  
Max 75% C/O Refinance

## FICO

575

## AMOUNT

Up to \$3M  
Down to \$100K

## RESERVES

Not required  $\leq$  75%

## PROGRAM DETAILS

- Available on SFRs, 2-4 Units, Condos, Townhomes, Condotels, and Non-Warrantable Condos
- Non-Owner Occupied only
- No income or job verification
- 30-year Fixed program with 3 year prepay
- Reconciled rent estimate based on 1007 or lease agreement
- LPC & Borrower Paid Comp available (or a combination of the two up to 3 points)
- .80 minimum DSCR

## EXAMPLE DEAL

- 75% LTV
- \$300K Cash-Out Refinance
- Single Family Dwelling
- Saint Petersburg, Florida
- Funded in 28 business days

