





What is a no ratio mortgage loan?

A no ratio mortgage loan is a loan for which there is no debt-to-income ratio for the lender to consider as you aren't required to disclose your income. theLender has the solution for no ratio mortgages. It's not quite theNONI, but the nearNONI is definitely cut from the same cloth and here to help investors out.

HOA dues got you down? If you find yourself in a small loan amount or high HOA dues county, we have a business purpose financing solution for you. The nearNONI was specifically designed for landlords that don't receive enough rental income to cover their full mortgage payment. Don't let high taxes, HOA dues or small rents keep you from achieving real estate mogul status, and when your cash flow catches up, give us a call and get your NONI on.

Highlights

- nearNONI Matrix
- DSCR < 1.00
- New Fico expansion down to 660
- Non-Warrantable Condo allowed
- Loans to \$3MM
- Max 70% LTV purchase with 660 FICO
- Cash-out can be used as Reserves
- New Prepay options: – 5, 4, 3, 2 & 1 year prepays
- NOW AVAILABLE – 40 Year Fully Amortized Term



About Us

Created by a group of proven industry leaders who recently founded one of the largest and fastest growing Wholesale mortgage companies in the USA, theLender was created to make a difference.

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