

# INVESTMENT PROGRAMS



## NON-PRIME/RECENT HOUSING EVENT

- Credit scores as low as 580
- No seasoning for FC, SS, DIL, BK
- Up to 80% LTV
- Loans up to \$1 million
- Non-warrantable condominiums allowed
- Pre-pay penalty may apply
- 50% DTI
- 6 months reserves

## PORTFOLIO SELECT

- Minimum 640 score
- 2 years seasoning FC, SS, BK, or DIL
- Loans up to \$3 million
- LTV up to 85%
- 50% DTI
- Non-warrantable condos OK
- Pre-payment penalty may apply
- 6 months reserves

## BANK STATEMENT

- Minimum credit score: 680
- 3 years seasoning FC, SS, BK, or DIL
- 50% DTI
- Non warrantable condos OK
- Pre-payment penalty may apply
- 6 months reserves
- No tax returns required
- 12 month personal bank statements deposits
- 24 months business bank statements deposits
- Loans up to \$3 million
- Up to 80% LTV

## INVESTOR CASH FLOW

- Loans up to \$1,000,000
- No DTI restrictions
- Pre-payment penalty may apply
- 6 months reserves
- No limit on the total number of properties
- No personal income used to qualify
- Qualification based on property cash flow
- Minimum credit score: 660
- Up to 80% LTV & IO Available
- 1 – 4 units and non-warrantable condominiums

## FOREIGN NATIONAL

- Non-US credit accepted
- Up to 75% LTV
- 50% DTI
- 12 months reserves
- 2 – 4 units
- Pre-payment penalty may apply
- Single family, non-warrantable condominiums
- Loans up to \$750,000



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