

# Investor **CASH-FLOW** DSCR Loans

## Qualify Your Clients with No Income Documents



### No Tax Returns, Personal Income or Job.

**LOANS to \$3.5 M for DSCR  $\geq$  1.0    LOANS TO \$3M for DSCR  $<$  1.0**

- FICOs from 620
- 30-year fixed, SOFR ARMs 5/6 & 7/6 with Interest-Only options
- Purchase and R/T up to 80% LTV; cash-out up to 75% LTV
- No Income. No Job. No Minimum DSCR (for loan amounts  $>$  \$150K)
- Cash-out can be used to meet reserve requirements
- SFR, condo, 2-4 units and short-term rentals
- Self-employed, wage earners, realtors, and retired borrowers allowed - no income or job verification
- Credit events: 1x30x12 permitted. Min. 2 years seasoning on FC/SS/BK/DIL/MOD
- Condo Hotels
- Foreign Nationals

**UNLIMITED  
PROPERTIES**

**GIFT FUNDS  
PERMITTED**

**APPRAISAL  
TRANSFERS**

