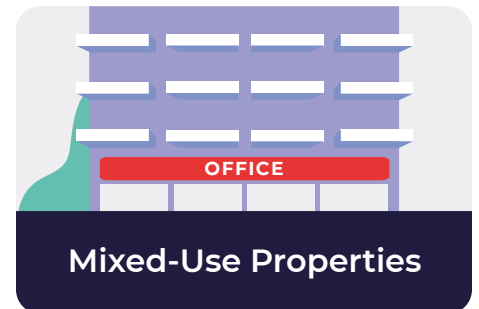
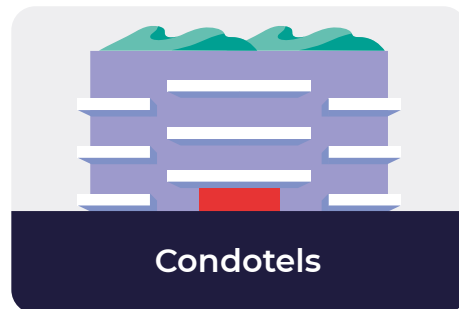
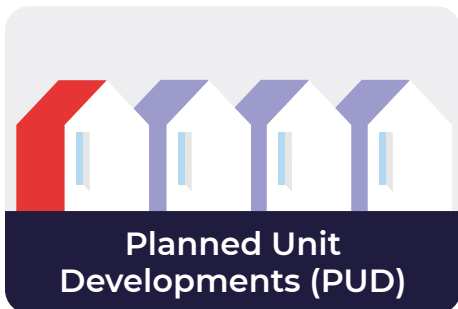
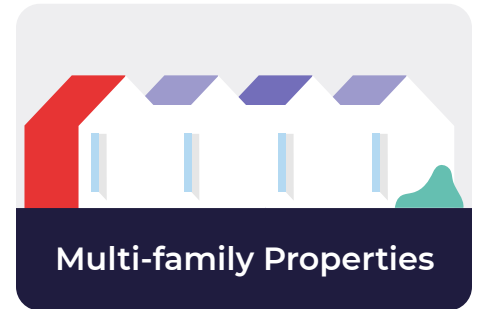
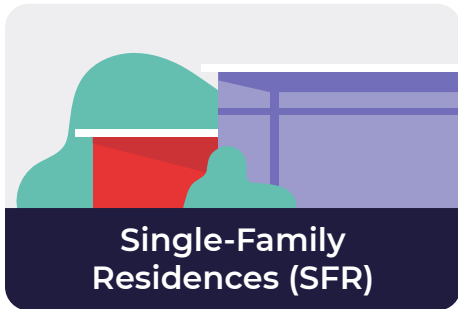


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Notes:

DSCR

No Income

Up to 80% CLTV

Min. FICO 620

YES to Real estate investors



PROGRAM HIGHLIGHTS:

- Loan Amount up to \$3.5 Million
- Max cash-in-hand \$500,000 for CLTV >65%, \$1,000,000 for CLTV ≤65% to ≥55%, no max cash-in-hand limitation for CLTV <55%
- 30 & 40 Year Fixed, 5/6 and 7/6 ARM
- No Income, No Employment
- Eligible for Non-Permanent Residents, Foreign Nationals, and ITIN borrowers
- DSCR is available under Foreign National Program
- Ownership of any Property within the past 36 months
- 1-4 Units, Condotels allowed
- Mixed-use and multi-family (5-8 units) allowed
- Min Borrower Contribution is 20%
- First-time homebuyer allowed



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Notes:
