Investor Select

Investor Select and Agency Investor Expanded



For investor purpose loans qualifying off DSCR or No Ratio. Experienced and first time investors with prior credit event allowed.



PRODUCT FEATURES

- ARM: 5/1, 7/1, 30 year fixed
- Loan Amounts: \$250,000 to \$2,000,000
- Cash-out options, no limit
- Non-warrantable condo, First time investors (must own current residence for 12 months)

RESIDENCES

DSCR OPTION

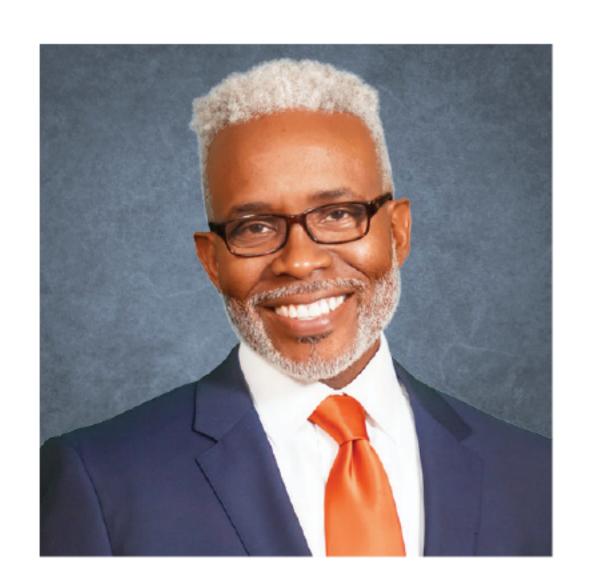
- Max LTV/CLTV: 80% (640 required)
- Min FICO: 620
- Max Loan Amt: \$2,000,000

NO RATIO OPTION

- Max LTV/CLTV: 70%
- Min FICO: 700
- Max Loan Amt: \$2,000,000

FINANCIALS

- DSCR = 1.1
- No Ratio option
- Prior Credit Events (2+ years)
- Reserves: 6 months PITIA for subject, 2 months for additional financed properties (12 mo max)
- 15 max financed residential properties
- Escrows required for taxes/insurance



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