

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	<ul style="list-style-type: none">• 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 <ul style="list-style-type: none">• Max LTV/CLTV: 80% (640 required)• Min FICO: 620• Max Loan Amt: \$2,000,000	NO RATIO OPTION <ul style="list-style-type: none">• Max LTV/CLTV: 70%• Min FICO: 700• Max Loan Amt: \$2,000,000
FINANCIALS	<ul style="list-style-type: none">• 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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