

# NAHIN HOME LOANS

# DEBT SERVICE

# COVERAGE RATIO

Unlocks Your Borrower's Real Estate Investment Potential

## Investor Advantage Program

### PRODUCTS HIGHLIGHTS

- 30 year fixed and 7/6 ARM Plus 7/6 Interest Only
- 1, 2 or 3 Year or No Pre-Payment Penalty Options
- A Popular Program for Investment Properties Only
- No Income and No Employment Listed on 1003
- No 4506-C or Tax turns Required
- Min DSCR 0.85
- Min DSCR 1.00 for New York
- Cash-Out Proceeds Can Be Used to Meet Reserve Requirement
- Permanent & Non-Permanent Resident Aliens Allowed
- Foreign National Borrowers OK
- First Time Investors and First Time Homebuyers Allowed
- Reserves May Be Waived on Refinance Transactions (See Guideline Requirements)
- Up to 20 owned Properties
- Business Funds Allowed
- Vesting in an LLC Allowed
- No TRID waiting period
- Gift Funds Allowed
- No Sourcing Of Large Deposits!
- YSP to Broker
- Ability to originate in Non-NMLS licensed states (Ask Your AE For Details)
- Shorter Waiting Periods On Negative Credit
- Events Min FICO 620
- AIRBNB and short-term rentals allowed
- No tradelines required if 3 Ficos
- Transfer Appraisals are allowed



**David Nahin, MBA**

**Sr. Loan Officer**

**Nahin Home Loans**

630-577-7755

david@nahinhomeloans.com

www.nahinhomeloans.com

NMLS# 2251720

David and Lauri Nahin (NMLS#2251720 and NMLS#1965178), dba Nahin Home Loans, MLO licenses are held with Malibu Funding, Inc. (NMLS#79620), a state licensed mortgage broker and lender. To verify licenses, visit [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). Additional state licensing information for Malibu Funding, Inc. is available at [www.malibufunding.net](http://www.malibufunding.net). This is not an offer for extension of credit or commitment to lend. All loans are subject to credit approval and acceptable collateral. Additional terms and conditions apply. Programs, approvals, rates, terms, and conditions may change without notice. Not all programs are available in all states. There is no guarantee that all borrowers will qualify. Restrictions may apply.