



Advance Equity Capital  
NYC Financial District  
30 Wall Street, NYC, NY 10005



# EQUITY ADVANTAGE DSCR SECOND MORTGAGES

Advance Equity Capital's closed-end second mortgage to help real estate investors unlock equity while keeping their current first mortgage and interest rate intact. Loan qualification is based on the DSCR, where the borrower utilizes cash flow from the subject property only.

## Program Highlights

- No income or employment documentation required
- Qualification based on the cash flow of the subject property
- AVM options available when the loan amount is under 400k with a 1025 or 1007 rent schedule
- Minimum DSCR ratio 1.00
- Maximum loan amount \$500,000, minimum \$75,000
- Minimum FICO 680 (30 Year Term P&I)
- SFR, PUD, townhomes and 2-4 units
- Maximum CLTV 80% (1 Family Rental Properties)
- 2-4 units 5% CLTV reduction (75% CLTV)
- No reserves required

**CONTACT ME TO LEARN MORE!**

JONATHAN / DIRECTOR BUSINESS DEVELOPMENT

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