

RESIDENTIAL - INVESTOR LOAN

Single Family, Duplex, Triplex, 1 - 4 Units, Warrantable Condos

DSCR		NON-DSCR	
PROPERTY TYPES	Single Family/2 - 4 Unit/Townhomes/PUD/Warrantable Condos	PROPERTY TYPES	Single Family/2 - 4 Unit/Townhomes/PUD/Warrantable Condo
LOAN AMOUNT	\$75,000 - \$5,000,000	LOAN AMOUNT	\$75,000 - \$6,000,000
MAXIMUM LTV	<ul style="list-style-type: none"> • Purchase: 80% • Cashout: 75% - 80% • Rate/Term 75% - 80% 	MAXIMUM LTV	<ul style="list-style-type: none"> • Purchase: 75% • Cashout: 75% • Rate/Term: 75%
TERM LENGTH	Standard: 30 Year Alternative: 5yr, 7yr, 10yr; IO/ARM	TERM LENGTH	Standard: 30 Years Alternative: 5 Years IO
PRE-PAY	Standard: 5-4-3-2-1 Alternative: 3-2-1*	PRE-PAY	Standard: 5-4-3-2-1 Alternative: 1 year pre-pay = 1pt
DSCR	Standard: 1.0+ Alternative: 0.65-0.99**	DSCR	Not Required
FICO	660+: Guarantor Accepted	FICO	650+: Guarantor Accepted
OCCUPANCY	Purchase: Any Cashout: 100% Rate/Term: 100%	OCCUPANCY	Can be Vacant or Occupied

*Subject to underwriting approval

**Max LTV 65%