

The financing you need to grow your portfolio.

Whether you're just starting out or already a seasoned buyer, we work with lenders that offer flexible options to help you get the financing you need for your next investment property.

Each lender has one-of-a-kind proprietary programs to help certain borrowers who may be in more unique financial situations, including those who are self-employed, higher income, high net worth, or have a history of foreclosure or bankruptcy, secure a mortgage for an investment property.

Below is a short list of exclusive CrossCountry Mortgage CCM Signature and NEW Signature Expanded Loans are available to work with even more homebuyers who can qualify for its proprietary products, such as:

CCM Signature Bank Statement: the perfect mortgage solution for consultants, freelancers - allows self-employed borrowers to qualify with alternative documents instead of tax documents, W-2s, and pay stubs, we'll use your bank statements to help you get the financing you need to buy a home.

Loans up to \$4M
Available for family homes with 1-4 units and condos
55% max debt-to-income (DTI) ratio
Minimum 600 credit score to qualify
Minimum Down Payments: 10% for primary residences, 20% for second homes and investment properties

Signature Expanded Bank Statement: financing up to \$3M, Min FICO: 660, Max DTI 50%, Max LTV 80%

Signature Expanded Asset Qualifier: allows high-net-worth borrowers to qualify solely off their liquid assets (no income required). Loans up to \$4M, Min FICO: 600, Min Down 10% primary, 20% for second homes and investment properties

Signature Expanded Full Doc: a **near-miss** product to help provide coverage to borrowers who may not meet Agency or Prime Jumbo guidelines. Max LTV 80%, Min FICO 660, Max DTI 50%, Max loan amount \$3M

Signature Expanded Investor Cash Flow: allows real estate investors to finance an investment property by using the property's gross rent to qualify

instead of the borrower's personal income. Max LTV 75%, Min FICO 660, Max DTI: N/A, Max loan amount: \$3M

Signature Expanded Alt Doc – 1099: a reduced doc program that allows a borrower to qualify off the average of 1099 income instead of tax returns. Max LTV 80%, Min FICO 660, Max DTI: 50%, Max loan amount: \$3M

High-Net-Worth Borrowers: increase your homebuying power. Introducing CCM Signature Asset Qualifier Loan for those whose assets are substantial, but your income is irregular. This proprietary loan program allows you to qualify based on the assets you have in savings, stocks, bonds, or mutual funds. Offers financing up to \$4 million available – minimum down payments, and credit scores down to 600.

ITIN: No Social Security Number? No problem! The ITIN Program is for borrowers who live and work in the U.S. and don't have an SSN. **Offers** financing up to \$4 million available – minimum down payments, and credit scores down to 600.

If you're ready to get started, contact your KeyFactor MLO Shabrena Buchanan to learn about today's investment property interest rates or read more below about various program offerings.