FORGE CAPITAL LENDING
Finding Solutions.. Funding Possibilities.

FCL PRIME PROGRAMS
AT A GLANCE

Updated October 21, 2026
NMLS 264441

DSCR 1 – 4

Income / Documentation	Rental income / proposed PITIA; no borrower income qualification
Max Loan Amount	$3,000,000
Min Loan Amount	$75,000
Max LTVs (Purchase / Rate-Term / Cash-Out)	85% / 80% / 75%
Minimum FICO	660
Occupancy	Investment only
Loan Terms	30/40-year fixed; 5/6, 7/6 ARM; 10-year IO
Key Conditions	85% requires 740+ FICO, DSCR ≥1.00, 12-month reserves; 2–4 units max 80%

DSCR 5 – 8

Income / Documentation	Gross rents / PITIA or ITIA
Max Loan Amount	$2,500,000
Min Loan Amount	$350,000
Max LTVs (Purchase / Rate-Term / Cash-Out)	75% / 75% / 70%
Minimum FICO	680
Occupancy	Investment only
Loan Terms	30-year fixed; 5/6 ARM; 10-year IO
Key Conditions	Minimum DSCR 1.15; no first-time investors; max 2 vacant units

Investor Income

Income / Documentation	1–2Y full doc; 12/24M bank statements; 1–2Y 1099
Max Loan Amount	$2,000,000
Min Loan Amount	$100,000
Max LTVs (Purchase / Rate-Term / Cash-Out)	85% / 80% / 80%
Minimum FICO	640
Occupancy	Investment only
Loan Terms	30 fixed; 40 IO; 5/6, 7/6 ARM
Key Conditions	DTI 45%; 50% at LTV ≤80%; 80% cash-out at 740+ FICO

Bank Statement

Income / Documentation	12 or 24 months personal or business bank statements
Max Loan Amount	$3,500,000
Min Loan Amount	$100,000
Max LTVs (Purchase / Rate-Term / Cash-Out)	90% / 85% / 80%
Minimum FICO	660
Occupancy	Primary / second home
Loan Terms	30 fixed; 40 IO; 5/6, 7/6 ARM
Key Conditions	DTI 45%; 50% at LTV ≤80%; primary purchase up to 90%; business expense factor as low as 10%

Profit & Loss

Income / Documentation	12/24M professional-prepared P&L; optional 2M bank statements
Max Loan Amount	$3,000,000
Min Loan Amount	$150,000
Max LTVs (Purchase / Rate-Term / Cash-Out)	80% / 75% / 70%
Minimum FICO	680
Occupancy	Primary / second / investment
Loan Terms	30/40 fixed; 5/6, 7/6, 10/6 ARM; IO available
Key Conditions	DTI 50%; up to 55% with conditions; loans above $3M require eligibility verification

Alt Doc Credit

Income / Documentation	1–2Y full doc, 12/24M bank, 1–2Y 1099; assets
Max Loan Amount	$3,000,000
Min Loan Amount	$100,000
Max LTVs (Purchase / Rate-Term / Cash-Out)	85% / 80% / 80%
Minimum FICO	640
Occupancy	Primary / second home
Loan Terms	30 fixed; 40 IO; 5/6, 7/6 ARM; 10-year IO
Key Conditions	DTI 45%; 50% at LTV ≤80%; no investment occupancy; Grade C primary only

Full Doc / 1099

Income / Documentation	1–2Y full documentation or 1–2Y 1099
Max Loan Amount	$3,500,000
Min Loan Amount	$100,000
Max LTVs (Purchase / Rate-Term / Cash-Out)	90% / 85% / 80%
Minimum FICO	660
Occupancy	Primary / second home
Loan Terms	30 fixed; 40 IO; 5/6, 7/6 ARM
Key Conditions	DTI 45%; 50% at LTV ≤80%; 90% primary purchase requires qualifying FICO and loan size

Asset Depletion

Income / Documentation	Asset depletion / asset qualifier (primary only)
Max Loan Amount	$3,500,000
Min Loan Amount	$100,000
Max LTVs (Purchase / Rate-Term / Cash-Out)	80% / 75% / 75%
Minimum FICO	660
Occupancy	Primary only
Loan Terms	30-year fixed; 5/6, 7/6 ARM
Key Conditions	DTI qualification from eligible assets; program-specific asset calculations and sourcing

Foreign National

Income / Documentation	1–2Y full doc; 12/24M bank statements; DSCR
Max Loan Amount	$2,000,000
Min Loan Amount	$100,000
Max LTVs (Purchase / Rate-Term / Cash-Out)	75% / 70% / 65%
Minimum FICO	660 with US Credit; No Score without US Credit
Occupancy	Second home / investment
Loan Terms	30 fixed; 40 IO; 5/6, 7/6 ARM; IO available
Key Conditions	DTI ≤50%; DSCR tiers ≥0.75; ACH required; lower LTV at DSCR <1.00

9 PRIME PROGRAMS | **LOAN AMOUNTS FROM $75,000** | **FIXED, ARM & INTEREST ONLY OPTIONS** | **OWNER-OCCUPIED, SECOND HOME & INVESTMENT SOLUTIONS**

Wholesale / licensed mortgage professionals only. Eligibility varies by FICO, loan size, occupancy, DSCR and transaction type. Programs and pricing subject to change. Refer to full Prime matrices and rate sheet.
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