FCL PRIME PROGRAMS
AT A GLANCE

Updated October 21, 2026
NMLS 264441

NON-QM PRODUCTS	DSCR 1–4	DSCR 5–8	Investor Income	Bank Statement	Profit & Loss
Income / Documentation	Rental income / proposed PITIA; no borrower income qualification	Gross rents / PITIA or ITIA	1–2Y full doc; 12/24M bank statements; 1–2Y 1099	12 or 24 months personal or business bank statements	12/24M professional-prepared P&L; optional 2M bank statements
Maximum Loan Amount	$3,000,000	$2,500,000	$2,000,000	$3,500,000	$3,000,000
Minimum Loan Amount	$75,000	$350,000	$100,000	$100,000	$150,000
Max Purchase LTV	85%	75%	85%	90%	80%
Max Rate/Term LTV	80%	75%	80%	85%	75%
Max Cash-Out LTV	75%	70%	80%	80%	70%
Minimum FICO	660	680	640	660	680
Maximum DTI / DSCR	DSCR >1.00; 0.75–<1.00 tier	Minimum DSCR 1.15	DTI 45%; 50% at LTV ≤80%	DTI 45%; 50% at LTV ≤80%	DTI 50%; up to 55% with conditions
Occupancy	Investment only	Investment only	Investment only	Primary / second home	Primary / second / investment
Property Types	SFR 1–4, PUD, condo, NWC, condotel; STR	5–8 residential units; no commercial / mixed-use	SFR 1–4, PUD, condo, NWC, condotel, STR, rural	SFR 1–4, PUD, condo, NWC; rural	SFR, 2–4 units, condos, condotels, rural
Mortgage History	1×30×12 (stricter tiers apply)	0×30×24	Grades A/B: 0×30 / 1×30×12	0×30×12	1×30×12; alternate history tiers
Credit Event Seasoning	36 months	84 months BK / FC / SS / DIL	Grades A/B: 36 / 24 months	48 months	36 / 24 / 12 months by tier
Minimum Reserves	Generally 6 months; 3 or 12 months by scenario	6 months PITIA	0 months ≤65% LTV; otherwise generally 6; up to 12	0 months ≤65%; generally 6; 12 if loan >$1.5M	3 months ≤80% LTV; 9 if >$1.5M; 12 if >$2.5M
Loan Terms	30/40-year fixed; 5/6, 7/6 ARM	30-year fixed; 5/6 ARM	30 fixed; 40 IO; 5/6, 7/6 ARM	30 fixed; 40 IO; 5/6, 7/6 ARM	30/40 fixed; 5/6, 7/6, 10/6 ARM
Interest Only	10 years; 40-year fixed IO	10 years; reduce LTV 5%	10 years; Grade A only	10 years; min 680 FICO	Available; qualify on remaining amortization
Cash-Out Limit	$500,000	$500,000	$500,000	$1,000,000	No stated cash-in-hand cap
Key Conditions	85% requires 740+ FICO, DSCR ≥1.00, 12-month reserves; 2–4 units max 80%	No first-time investors; max 2 vacant units; STR income ineligible	80% cash-out at 740+ FICO; credit grade and property caps apply	Primary purchase up to 90%; second home max 85%; business expense factor as low as 10%	Maximum published LTV grid 80%; loans above $3M require eligibility verification

Wholesale / licensed mortgage professionals only. Eligibility varies by FICO, loan size, occupancy, DSCR and transaction type.
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NON-QM PRODUCTS	Alt Doc Credit	Full Doc / 1099	Asset Depletion	Foreign National
Income / Documentation	1–2Y full doc, 12/24M bank, 1–2Y 1099; assets	1–2Y full documentation or 1–2Y 1099	Asset depletion / asset qualifier (primary only)	1–2Y full doc; 12/24M bank statements; DSCR
Maximum Loan Amount	$3,000,000	$3,500,000	$3,500,000	$2,000,000
Minimum Loan Amount	$100,000	$100,000	$100,000	$100,000
Max Purchase LTV	85%	90%	80%	75%
Max Rate/Term LTV	80%	85%	75%	70%
Max Cash-Out LTV	80%	80%	75%	65%
Minimum FICO	640	660	660	660 with US Credit; No Score without US Credit
Maximum DTI / DSCR	DTI 45%; 50% at LTV ≤80%	DTI 45%; 50% at LTV ≤80%	DTI qualification from eligible assets	DTI ≤50%; DSCR tiers ≥0.75
Occupancy	Primary / second home	Primary / second home	Primary only	Second home / investment
Property Types	SFR 1–4, PUD, condo, NWC, condotel (caps)	SFR 1–4, PUD, condo, NWC; rural	SFR 1–4, PUD, condo, NWC; rural	SFR 1–4, PUD, condo, NWC, condotel, rural
Mortgage History	Grades A/B/C: 0×30, 1×30, 1×60×12	0×30×12	See program matrix	0×30×24
Credit Event Seasoning	36 / 24 / 12 months by grade	48 months	See program matrix	36 months
Minimum Reserves	0 months ≤65%; otherwise generally 6; 12 >$1.5M	0 months ≤65%; generally 6; 12 >$1.5M	See program matrix	12 months
Loan Terms	30 fixed; 40 IO; 5/6, 7/6 ARM	30 fixed; 40 IO; 5/6, 7/6 ARM	30-year fixed; 5/6, 7/6 ARM	30 fixed; 40 IO; 5/6, 7/6 ARM
Interest Only	10 years (conditions apply)	10 years; min 680 FICO	Not listed	Available; ≤75% purchase
Cash-Out Limit	$1,000,000	$1,000,000	$1,000,000	$500,000
Key Conditions	No investment occupancy; Grade C primary only; property overlays	90% primary purchase requires qualifying FICO and loan size; second home ≤85%	Asset-based qualification; program-specific asset calculations and sourcing	ACH required; lower LTV at DSCR <1.00; 2–4 and condotel caps

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