



FORGE

CAPITAL LENDING

Finding Solutions... Funding Possibilities.

**SAME
COMMITMENT.
BIGGER
OPPORTUNITIES.**

PLATINUM FULL DOC / ALT DOC

FLEXIBLE SOLUTIONS FOR MORE BORROWERS.



AS LOW AS
620
FICO



UP TO
80%
LTV



LOAN AMOUNTS
\$75K – \$4MM



GIFT FUNDS
ALLOWED
(up to 80% LTV)



MORTGAGE HISTORY
0x30x12 & 0x90x24



AS LITTLE AS
3 MONTHS
OF RESERVES

ACCEPTED INCOME TYPES



1 Year Full Doc (W2)



2 Year Full Doc (W2)



1 Year P&L



2 Year P&L



12 Month Bank Statements



24 Month Bank Statements



Asset Utilization



WVOE



1099

KEY PROGRAM GUIDELINES

- ✓ Primary Residence, Second Home & Investment
- ✓ Minimum FICO 620
- ✓ Max CLTV 90% for Owner Occupied & Second Home
- ✓ Max CLTV 85% for Investment
- ✓ Loan Amounts \$75,000 – \$4,000,000
- ✓ Max DTI 50% (55% allowed with underwriting approval)
- ✓ 120 Days Asset Age | Assets sourced & seasoned for 30 days
- ✓ Gift Funds allowed up to 80% LTV (cannot be used for reserves)
Donor must be an immediate relative (blood, marriage, adoption or legal guardian) or domestic partner with gift letter and bank trails
- ✓ Second Appraisal required for loan amounts > \$2MM
- ✓ Non-Permanent Residents: Min FICO 700
- ✓ Valid for Primary Residence, Second Home & Investment

ELIGIBLE PROPERTY TYPES



SFR



SFR RURAL



TOWNHOMES



CONDOS
(WARRANTABLE &
NON-WARRANTABLE)



2 – 4 UNITS



PUD



**SERVE THE
UNDERSERVED**



**FAST
CLOSINGS**



**FLEXIBLE
GUIDELINES**



**COMPETITIVE
PRICING**



**A TRUE
WHOLESALE PARTNER**



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**EQUAL HOUSING
OPPORTUNITY**