

\$75K - \$3M

LOAN AMOUNTS

SFR to 4-unit properties

640+

MIN CREDIT SCORE

Higher LTV at 700 / 720 / 740+ FICO

0.75_x

MIN DSCR RATIO

No Ratio option available

PROGRAM PARAMETERS

Loan Purpose	Purchase R/T Cash-Out
Property Types	SFR, PUD, 2-4 Unit, Condo, Condotel
Occupancy	Investment (Business Purpose)
Loan Products	30-Yr Fixed ARM Interest Only
Interest Only	Max 75-80% LTV
Max Cash-Out (>60% LTV)	\$1,000,000
Max Cash-Out (≤60% LTV)	Unlimited
Asset Seasoning	30 days
Interested Party Contr.	Up to 6%
Prepayment Penalty	Required where permitted
2-1 Buydown	Purchase only; min 680 FICO
Delayed Financing	<6 months ownership, free & clear

HOUSING & CREDIT EVENTS

Mortgage History	0x30x12 preferred; 1x30 = 5% LTV reduction
BK / FC / SS Seasoning	36 months (no LTV hit)
24-Mo Seasoning	Max 75% purchase; 70% R/T & cash-out
Ch. 13 Bankruptcy	Use filing date; min 1 yr discharged

LTV AT A GLANCE — DSCR ≥ 1.0X

SCENARIO	PURCHASE	CASH-OUT
FICO 680-740+ / ≤\$1.5M	80%	75%
FICO 660 / ≤\$1.5M	75%	70%
FICO 640 / ≤\$1.5M	70%	65%
FICO 700+ / \$1.5-2.5M	75%	70%
FICO 700+ / >\$2.5M	70%	65%
DSCR 0.75-0.99x	75%	See matrix
No Ratio Loans	75%	65%
Foreign National	65%	all transactions
Non-Perm Resident Alien	75%	all transactions

INCOME & DSCR CALCULATION

Gross Rent ÷ PITIA

Long-Term Min DSCR	0.75x
Short-Term Min DSCR	1.0x (AirDNA only: 1.15x)
Rent Source	1007/1025 appraisal or approved vendor
STR Documentation	12-mo platform history or bank stmts
Vacant Property	Market rent used (long-term only)

WHO IS THIS PROGRAM FOR?

✓ Self-Employed Investors — No tax returns required	✓ LLC / Entity Borrowers — Close in LLC, LP, Trust, Corp	✓ Buy & Hold Landlords — Qualify on rental income only
✓ STR / Airbnb Owners — AirDNA accepted documentation	✓ Foreign Nationals — Up to 65% LTV all transactions	✓ Portfolio Builders — All property types, fast decisions

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