

Mortgage Solutions for the Non-Traditional Borrower

Investor Cash Flow

Investors can purchase a property and use the expected rent income for income qualification with the Investor Cash Flow product. No income documents needed!



Loan Details:

- Loan amounts to \$2MM
- 620 Min FICO
- Fixed and adjustable-rate mortgages
- Interest-only options available
- No debt-to-income (DTI) or employment verification required
- Qualification is based on the debt-service coverage ratio (DSCR) of the subject property
- Investment properties eligible
- Non-warrantable Condos may be considered
- 2 years removed for any major credit event
- First-time home buyers not eligible
- DSCR must be greater than or equal to 1 (The gross rent must be greater than the mortgage payment including principal, interest, taxes, insurance, and any property association fees)

Reach out to find out how our mortgage solutions can help the non-traditional borrower!



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Equal Housing Lender. MLO State Licensing Information CA CA-DBO1891084

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