





- Qualification based on property cash flow
  - Minimum DSCR\* 1.0
  - DSCR 1.00 0.85 minimum 700 FICO and max 80 % LTV
  - No DSCR needed with minimum 700 FICO and max 75% LTV
- Credit scores starting at 600
- No personal income / no employment needed
- Short-term & VRBO's ok / No condo hotels

- Up to 80% LTV
- 40 year fixed rate interest only available
- Loans up to \$1.5 million, \$75K minimum
- No limit on total number of properties
- Purchase and cash-out or rate-term refinance
- Properties can be in LLC's name
- Non-warrantable condos allowed

\*DSCR – Debt Service Coverage Ratio: Rent / Mortgage

## Thomas K. Ooten

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