



## Three Easy Ways To Qualify For An Investment Property When Fannie & Freddie Say No

### Investor Cash Flow

- Use only the market rents from the appraisal to qualify the loan
  - Minimum DSCR 1.00
  - No DSCR needed with minimum 700 FICO and max 75% LTV
- Credit score down to 600
- No personal income/no employment needed
- Borrower can own an unlimited amount of properties
- No income-expense ratio (No DTI required)
- LTVs up to 80%
- Interest only available

### Bank Statements

- Use 12 or 24 months of business or personal bank statements to qualify income
- Credit scores down to 640
- LTV's up to 80%

### Full Doc

- Standard income documentation including paystubs, W2 and tax returns
- Credit scores down to 640
- LTV's up to 85%

Property can be titled in an LLC. Purchase or R&T/cashout refinances.  
Properties - SFR, condos, multi-family up to 4-plex. Non-warrantable condos OK.

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