



FLEX

FOREIGN NATIONAL

- Loan Amounts From \$150K to \$3M
- First-Time Homebuyers and Investors (DSCR) Eligible With Restrictions
- 700 Min Score (U.S. Credit) or Foreign Credit (No Score)
- Max LTV:
 - Full and Alt Doc = Max 75% LTV
 - DSCR = Max 70% LTV
- 15-Year and 30-Year Fixed, 30-Year Fixed I/O
- Second Home and Investment Property
- Purchase, Rate/Term and Cash Out
- Unlimited Cash Out LTV \leq 55% or Max \$1M With $>$ 55% LTV
- SFR, PUD, Condo (Warrantable and Non-Warrantable Only), Condotels, 2-4 Units, up to 2 Acres
- Long-Term Rentals \geq 1.00 DSCR, Short-Term Rentals \geq 1.15 DSCR
- Documentation (Non-DSCR):
 - Full Doc: 2 Years
 - Alt Doc: Self-Employed CPA Letter, Asset Utilization
- Housing History 0x30x12
- Gift Funds and Interested Party Contributions Options Available
- Foreign Nationals Are Also Eligible for the DSCR Multi & Mixed Program (See Program Matrix for Foreign National Requirements)
- ACH Payment Set up Required

KEY FEATURES

Min DSCR \geq 1.00

No FICO Score (Foreign Credit)

Max 75% LTV



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