

# FLEX INVESTOR DSCR

- Loan Amounts From \$75K to \$3M
- First-Time Investors Allowed
- No Max Financed Properties
- Max 85% LTV / 660 Min FICO / DSCR Ratios  $\geq 1.00$  and  $\geq 0.75$  to 0.99
- 15- and 30-Year Fixed, 30- and 40-Year I/O Products
- Investment Properties Only With Required Prepayment Penalty
- Purchase, Rate/Term and Cash Out
- Unlimited Cash Out LTV  $\leq 60\%$
- SFR, PUD, Warrantable and Non-Warrantable Condos, Condotel, 2-4 Units, Max 2 Acres With Restrictions
- U.S. Citizen, Permanent Resident Aliens, Non-Permanent Resident Aliens
- Housing History 0x30x12 (1x30x12 Considered With Restrictions)
- Gift Funds and Interested Party Contributions Options Available
- Short and Long-Term Rental Options Available
- Entity Vesting Eligible



Effective Date: 10.06.25

## KEY FEATURES

**Flexible DSCR Ratios**

**Max 85% LTV**

**Temporary Buydown**



**NMLS# 75597 866.435.2562 NQMF.COM**



NQM Funding, LLC; For mortgage professionals only. This information is intended for the exclusive use of licensed real estate and mortgage lending professionals in accordance with all laws and regulations. Distribution to the general public is prohibited. Rates and programs are subject to change without notice. [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)