

The Best DSCR Program - In All 50 States*!

No Income Verification, Non-Owner Properties, ZERO Points Option

\$100,000 - \$3,500,000 **Loan Amounts:**

Residential 1 - 8 Units - Multi-Family - Condotels & Mixed Use Property Type:

DSCR 1st Trust Deeds on Investment Properties Nationally* **Loan Type:**

Up to 80% LTV on Purchase, 75% on REFI and Cash Out REFI Loan-to-Value:

Fast Funding, Typically 21 Business Days Timeline to Fund:

> 30 Year Amortized Loans or 7 Year ARM Terms:

Non-Owner Occupied Occupancy:

FICO and Rental Income Covers the Mortgage Payments **Underwriting:**

Appraisal with Market Rent Comps Property Valuation:

Starting at 6.625% Principal and Interest Payments **Interest Rates:**

ZERO points Option plus Underwriting of \$3,500 + Points & Fees:

Broker Friendly – We Pay Commissions! **Broker Protection:**

> As Low as 640 FICO / Foreign National OK FICO:

Why Mortgage Vintage?

- ✓ Same Day Term Sheets Professional Service
- ✓ Easy Loan Submission, Quick Turnaround, 21 Day Fundings.
 - ✓ Fast, Flexible and Transparent Loan Process

Se Habla Español



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