

# Product Overview

## Agency Investor

- Ideal product for interest rate conscious borrowers
- Purchase LTV capped at 85%; 75% for Refinances
- Agency DTI-based underwrite
- Borrowers with less than 10 financed properties eligible

## Agency Investor Plus

- Allows greater flexibility for borrowers who are outside typical agency guidelines
- Ideal for borrowers/guarantors who meet one or more of the following criteria
  - 10-50 financed properties
  - Prefer to close in the name of an LLC
  - Up to 85% LTV with no MI
  - Available for both conforming and non-conforming loan amounts up to \$1.5M

## Debt Service Coverage Ratio (DSCR)

- Easier underwrite for sophisticated borrowers based on property cash flow
- Single-property and portfolio/blanket options
- 5 year and 10 year interest-only options available
- Eligible borrowers include legal entities (LLCs); personal guarantee required
- Available with or without prepayment penalties

Contact us!  
 855-253-8439

