



# FORMULA 1:1

Move Faster with  
our DSCR

## Program Highlights:

- 85% LTV for Purchase and Rate & Term
- 75% LTV for Cash-Out
- First-Time Investors Allowed
- Gift Funds Allowed
- Up to \$3.5mm Loan Amount
- I/O Payment Used to Qualify
- Minimal Reserve Requirements (Ask your AE for details)
- Vacant Properties Allowed Up to 70% on R/T or Cash Out
- < 1 Ratio Allowed up to 70% LTV
- 30 Year and 40 Year IO Options Available
- Enhanced Pricing on > 1.25 Ratio
- I/O Feature Available to 80%
- Short term rentals, Airbnb, VRBO, Purchase, Rate and Term Refi, Cash Out