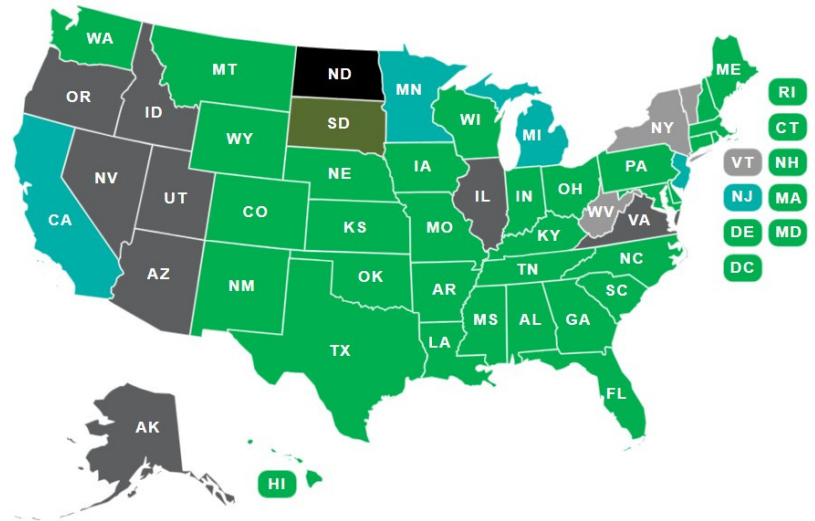


**NO LICENSING  
NO PROBLEM  
WITH BUSINESS PURPOSE  
LOANS, INVESTMENT, DSCR**



**Program Highlights**

- DSCR = Gross Income divided by PITIA
- Max loan amount \$3,500,000
- 1-4 family properties and condominiums permitted
- 85% LTV for Purchase, Rate & Term Refi
- 75% LTV Cash-Out Refi
- Down to 620 FICO
- Non-Warrantable Condos OK
- Investment Properties only
- Gift Funds allowed
- No limit on Financed Properties

- No License Needed
- Mortgage Broker License Required
- Real Estate Broker License Needed
- State Mortgage License Required
- Money Broker License Required
- We do not lend, financing not available

With our Business Purpose loans you don't need to be licensed in certain states where we are licensed. We can fund with our Forward Lending License. States may have other or additional requirements, check with your Account Executive.

No License Required States:  
AK, AR, CO, CT, DC, DE, FL, GA, HI, IN, IA, KS, KY, LA, MA, MD, ME, MS, MO, MT, NE, NH, NM, NC, OH, OK, PA, RI, SC, TN, TX, WY

