



DSCR

TITANIUM

FICO/LTV Eligibility		
FICO	Purchase & R/T	Cash Out
760+	75%	75%
740 - 759	75%	75%
720 - 739	70%	70%
700 - 719	70%	70%
Foreign National	70%	N/A

Property Type Max LTV Limits	
Condo - Warrantable	75%
Declining Markets	65%
2-4 Units	75%

Program Overview		
Loan Amount	Min. Amount	\$125,000
	Max Amount	\$3MM
	Minimum Reserve ≤ \$1MM	6 months
	Minimum Reserve >\$1MM	12 months
	>\$1.5MM - \$2MM	Max 75% LTV
	>\$2MM	Max 70% LTV Min FICO 700
Interest Only (I/O)	Min FICO	700
	Max Loan Amount	\$2MM
Cash-out	Max Cash-out	\$500,000
	Max Cash-out on LTV ≤ 65%	\$1MM
	Loan amt >\$1.5MM	Reduce Max LTV by 5%
	Min FICO	700
	I/O	Yes
DSCR	Min.	1.00
	Min. Cash-out DSCR	1.25
Credit Event	Credit Event Seasoning	36 months
	Credit Event Max LTV	75%
	Mortgage History	1 x 30 X 12
Foreign National	Max LTV	70%

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Other	
Occupancy	Investment Properties Only
Property Types	SFR, 2-4 Unit, Condo
DSCR Calculation	DSCR = *Gross Rental Income/Qualified Monthly Mortgage Payment (PITIA) or (ITIA for IO)
Subordinate Financing	Not Allowed
First Time Investor & Foreign Nationals	Requires min 12 months reserves and min 1.0 DSCR. 1st time investors only 5% LTV reduction
Citizenship	US Citizen, Permanent Resident Alien & Non-Permanent Resident Alien, Foreign National
Appraisal Review	≤ \$1.5MM 1 Appraisal + CDA, > \$1.5MM 2 Appraisals
Prepayment Penalties	Yes

Program Products	
30 Year Fixed	30 Yr Fully Amortizing; 30 Yr with 10 Yr I/O Option
40 Year Fixed w/ I/O option	40 Yr with 10 Yr I/O Option

* Rent will be lesser of: Current lease income OR the amount on the 1007 provided by the appraiser showing the estimated market rent schedule

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