## Having Trouble Qualifying for a Loan?

## Maximize Your Options with a Flexible Mortgage Solution.

Community Development Loan Program Consumer	ITIN Loan Program Consumer & Investor
<ul> <li>The U.S. Dept. of Treasury has funds for borrowers in underserved communities.</li> <li>Loan amounts up to \$2 million for those that qualify</li> <li>FICO credit score down to 660</li> <li>Up to 80% loan-to-value</li> </ul>	<ul> <li>Do you use an ITIN instead of a SSN?</li> <li>We have options for immigrants realizing the American Dream.</li> <li>Loan amounts up to \$1 million for those that qualify</li> <li>FICO credit score down to 660</li> <li>Lessened restrictions for first time homebuyers</li> </ul>
Debt Service Coverage Ratio (DSCR) & No Ratio Property Loan Program Investor	Foreign National Loan Program Investor
<ul> <li>Wanting to avoid using your personal finances to qualify for an investment property? Use the property's Debt Service Coverage Ratio (DSCR) score instead.</li> <li>Loan amounts up to \$3 million for those that qualify</li> <li>No debt-to-income calculation used</li> <li>Opportunity for DSCR above and below 1.0</li> </ul>	<ul> <li>Looking to invest in the U.S. real estate market? We have opportunities for Foreign National investors.</li> <li>Loan amounts up to \$1.5 million for those that qualify</li> <li>Up to 70% loan-to-value</li> <li>Condotels &amp; warrantable condos allowed</li> </ul>
Alt-Doc Loan Program Consumer & Investor	Reach out for more Information!
Are you self-employed? Commission-based? Freelance or gig worker? See if you qualify without a W-2.	
<ul> <li>Loan amounts up to \$3 million for those that qualify</li> </ul>	
First time homebuyers eligible	
<ul> <li>Flexible solutions with broad income types (i.e. bank statements)</li> </ul>	