

FOREIGN NATIONALS



LOAN AMOUNTS UP TO

\$5M

OVER \$5M
CASE-BY-CASE



NO INCOME,
NO EMPLOYMENT,
NO RESERVES TO \$1.5M



FULL DOCUMENT
TO 70% LTV FOR
SECOND HOMES



INTEREST ONLY
OPTIONS - NO LTV LIMIT



TRUE "NO RATIO" INVESTMENT
LOAN UP TO 70% LTV FOR
UNLEASED PROPERTIES



FOREIGN CREDIT
ACCEPTED - QUALIFIED
AT 640 FICO



1 DAY OUT HOUSING EVENT
SEASONING ON
OWNER-OCCUPIED
PROPERTIES



SELF-EMPLOYED BORROWERS
OR WAGE-EARNERS



80% MAX LTV
INVESTMENT



UNLIMITED 30 DAY
LATES



RESERVES IN FOREIGN
ACCOUNT OKAY



SFR/TOWNHOME/
CONDO/MULTI-UNIT



SECOND HOMES OR
INVESTMENT PROPERTIES

PROGRAM HIGHLIGHTS

This is not an advertisement to extend credit as defined by TILA/Regulation Z nor an application for credit as defined by RESPA/Regulation X. All applications are subject to underwriting guidelines and approval based upon the credit, assets, value of subject property and borrower's ability to repay. Not all applicants are eligible for or qualify for all loan products offered. All market data and other information is not warranted as to completeness or accuracy and loan programs, rates, terms and conditions are subject to change without notice.