



Visionary Investment

The **Visionary Investment** product is specifically designed to allow borrowers to qualify using cash flow from the investment property.

Key Highlights

- ▶ Debt Service Coverage (DSCR) to Qualify = 1.15%
- ▶ Loan Amounts Up To \$3,000,000
- ▶ Credit Scores as Low as 640
- ▶ LTV Up to 80% on Purchases and Rate-and-term Refinances
- ▶ Cash-Out LTV Up to 75%
- ▶ Cash-Back Up to \$500,000
- ▶ First-Time Investor Permitted
- ▶ No Vacancy Factor on Gross Rent
- ▶ 30 Year Fixed, and 10-Year Interest Only Available
- ▶ SFD/SFA, Condo, and 2-4 Units Permitted
- ▶ Gift Funds Permitted for Down-Payment and Closing Costs

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CONTACT

