



A LOAN DESIGNED FOR INVESTORS

Looking for investor-specific mortgage options without traditional debt-to-income (DTI) requirements? The Investor Program empowers borrowers to qualify on a property's rental income cash flow.*

GUIDELINES

- DSCR \geq 100% or DSCR \geq 75% - < 100%
- Loan amounts up to \$2 million
- Short-term rentals permitted
- Non-warrantable condos permitted
- Vest in LLC
- Asset seasoning 30 days (no gifts)
- LTV up to 75% for purchase
- LTV up to 70% for cash-out
- FICO beginning at 680
- Interest-only financing available (not available in Texas)
- Foreclosure/short sale/deed-in-lieu seasoning: 36 months
- Bankruptcy seasoning: 24 months
- Maximum financed properties: 20

*Based on reserves, payment history and credit depth.

Atlantic Mortgage & Finance Corp

NMLS 3915

401.481.8050

loans@AtlanticCorporation.net

94 Main St . Wakefield . RI



RI Mortgage Broker License # 20082309LB . FL Mortgage Broker License # MBR475 . PA Mortgage Broker License # 60246 . MA Mortgage Broker License # MB3915

Atlantic Mortgage & Finance Corporation arranges but does not make loans