

# FOREIGN NATIONALS

## Loan program



### HIGHLIGHTS :

Foreign or US credit with 680+ FICO allowed

- 2nd home and Investment properties only
- Standard 2 years income docs for wage earner or self employed
- Asset Utilization allowed
- 50% DTI allowed
- Purchase - Up to 75% LTV
- Rate/Term and Cash-out Refinances - Up to 70% LTV
- Loan Amounts up to \$2,000,000
- First-time Homebuyers allowed
- Unleased Properties allowed
- Condotel's allowed
- Up to 20 acres allowed

**ARE YOU A  
FOREIGN NATIONAL  
INTERESTED IN  
PURCHASING OR  
REFINANCING A  
SECOND HOME?**

*Get started now!*

*"Pre-Approved and close your loan with one of our preferred Lenders  
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and credits are subject to change without notice; and some products and services are  
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The program is good for applications received on or before 12/30/2023

**CALL TODAY FOR DETAILS!**



### ANTHONY ANGELILLO

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# FOREIGN NATIONALS LOAN PROGRAM-DSCR

DSCR < 1.00				
LOAN AMOUNT	PURCHASE	R/T	CASH-OUT	RESERVES
\$ 1,000,000	70%	60 %	60 %	6- MONTHS
\$ 1,500,000	65 %	N/A	N/A	

DSCR ≥ 1.00				
FICO	LOAN AMOUNT	PURCHASE	R/T	CASH-OUT
680	\$ 1,000,000	75%	65%	65%
	\$ 1,500,000	70%	60%	60%

## HIGHLIGHTS :

- No visa, no credit / 75% LTV purchase 65% refinance.
- DSCR and no ratio.
- 6 months reserves, pricing goes off a 680 FICO.
- Non-warrantable and condotels are both allowed.
- Borrower can wire the funds direct to escrow the day of closing / first time home buyers allowed.

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## HIGHLIGHTS :

- **75% LTV purchase** (with 1.2 DSCR ratio, otherwise maxed at 70% LTV)
- **70% LTV Refi** (with 1.2 DSCR ratio, otherwise maxed at 65% LTV)
- **Negative DSCR allowed down to 0.8** (with rate add)
- **No DSCR Ratio allowed** (65% LTV max, and with rate add)
- **100k loan minimum**
- **\$3M loan minimum** (up to \$10M with Senior Management approval)
- **No Credit**
- **No Visa**
- **No Reserves**
- **No Income/Employment**
- **No Bank Reference Letter**
- **Valid Foreign Passport**
- **2 Months of Bank Statements for Funds to close (Foreign or Domestic accounts allowed)**
- **Property Types:** 1-4 Units, Short Term Rentals/Airbnb, Condotels, NonWarrantable Condos, Condos, SFR, Townhome, 5-24 Units (additional guidelines apply)
- **Gift Funds Allowed** from family (15% or \$50k have to come from borrower, whichever is greater)
- **Close in Personal Name or LLC**
- **First Time Investor allowed**

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# FOREIGN NATIONALS LOAN PROGRAM

ADVANTAGE PROGRAM	INVESTORS ADVANTAGE PROGRAM	ADVANTAGE INVESTORS PLUS PROGRAM
75% LTV with max loan amount of 1.5MM, and 60% on a max loan amount of 3MM	Max LTV of 75%, with 1.5MM loan amount on purchase and rate and term. For cash out it's max LTV of 55%	Uses the borrower's assets to qualify; Max LTV of 65% on purchase and rate and term, and 60% on cash out
Second homes and investment properties	Most VISA types allowed	F-1 visa allowed
No 4506-c or tax returns required	Vesting in LLC with 100% ownership allowed	No income or employment required
Max DTI 49%	No income or employment required	Vesting in LLC with 100% ownership allowed

## ALL OF THE ABOVE OFFER:

- No sourcing of large deposits
- Gift funds
- Cash-out proceeds being used for reserves
- Shorter waiting periods on negative credit events
- First time homebuyers and first time investors allowed

## REQUIREMENTS FOR A FOREIGN NATIONAL BORROWER ARE THE FOLLOWING:

- Copy of passport
- Valid visa
- I-94 if the borrower is already in the united states
- A US mailing address
- Assets to be transferred into a US bank account (seasoned for at least 60 days)

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## FICO / LTV / CLTV ELIGIBILITY MATRIX

Documentation Type	FICO	Loan Amount	Purchase	Rate/Term	Cash Out
Asset Utilization	680+	<= 1,500,000	75	70	70
		1,500,001 - 2,000,000	70	65	65
	Foreign Credit	<= 1,500,000	70	65	65
		1,500,001 - 2,000,000	65	60	60
<u>Debt Service Coverage Ratio</u> (DSCR ≥ 1.00)	680+	<= 1,000,000	75	65	65
		1,000,001 - 1,500,000	70	60	60
	Foreign Credit	<= 1,000,000	70	65	65
		1,000,001 - 1,500,000	75	60	60
<u>Debt Service Coverage Ratio</u> (DSCR < 1.00)	680+	<= 1,000,000	65	60-	60
		1,000,001 - 1,500,000	65	N/A	N/A
	Foreign Credit	<= 1,000,000	65	60	60
		1,000,001 - 1,500,000	65	N/A	N/A

## PRODUCT NOTES & REQUIREMENTS

Occupancy	• Second Home or Investment
Property Types	• SFR ,2-4 Units, Condo(FNMA Warrantable), Non-Warrantable Condo, Condotel
Ineligible Property Types	• Agricultural, Rural, Mixed-use, Co-op
Declining Markets	<ul style="list-style-type: none"> <li>• Max loan amount \$2.00MM</li> <li>• A 5% LTV reduction applies to the brws qualifying LTV for properties in Declining markets identified by state/CBSA zip code or the appraisal.</li> <li>• 5% LTV reduction is waived only in the LTV is ≤ 70% AND the state/CBSA zip code does not apply.</li> </ul>
Condotel	• Max LTV 65%
Acreage Requirements	• Maximum 20 acres (Asset utilization) , Maximum 2 acres (DSCR)
Collateral Condition Requirements	• Appraisal must reflect C4 OR better (C5 or C6 ineligible)
Reserves	• Cash out allowed for reserves

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**Standard Eligibility Requirements – Desktop Underwriter Version 11.1**  
**Excludes: High LTV Refinance, HomeReady®, HomeStyle® Renovation, and**  
**Manufactured Housing**

Transaction Type	Number Of Units	Maximum LTV,CLTV,HCLTV	
<b>Principal Residence</b>			
Purchase Limited Cash-Out Refinance	1 Unit	FRM: 97%	ARM: 97%
	2 Units	FRM/ARM: 95% (Currently 85%)	
	3-4 Units	FRM/ARM: 95% (Currently 75%)	
<b>HomeReady</b>			
<b>Principal Residence</b>			
Purchase	1 Unit	FRM: 97%	ARM: 97%
Limited Cash-Out Refinance			
Purchase Limited Cash-Out Refinance	2 Units	FRM/ARM: 95% (Currently 85%)	
	3-4 Units	FRM/ARM: 95% (Currently 75%)	
<b>HomeStyle Renovation</b>			
<b>Principal Residence</b>			
Purchase Limited Cash-Out Refinance	1 Unit	FRM: 97%	ARM: 97%
	2 Units	FRM/ARM: 95% (Currently 85%)	
	3-4 Units	FRM/ARM: 95% (Currently 75%)	

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## Program Max LTV's

Loan Amount	Reserves	FICO
\$1,500,00	6 Months	740
		680
		660
\$2,000,000	6 Months	700
		680
\$2,500,000	9 Months	720
		680
\$3,000,000	12 Months	720
		700
\$3,500,000	12 Months	700

Other			Program Requirements		
Overlays			Limits		
Interest-Only	• Max 80% LTV		Minimum Loan Amount	\$100,000	
P&L Only	<ul style="list-style-type: none"> <li>• Qualify off Alt Doc grids</li> <li>• Max 80% LTV (Purchase)</li> <li>• Max 70% LTV (Refinance)</li> </ul>		Maximum Loan Amount	\$3,500,000	
Investment	<ul style="list-style-type: none"> <li>• No subordinate financing</li> <li>• Prepayment restrictions may apply</li> </ul>		Maximum Cash Out	\$1,000,000	
			Maximum Cash Out, NOO	\$1,000,000	
			Mortgage History	1x30x12	
			FC/DIL/SS Seasoning	48 Months	
			BK Seasoning	48 Months	
			Residual Income	\$2,500	
			Standard Debt Ratio	50%	
			Products		
			30Y Fixed 30Y/40Y Fixed-IO 5/6 ARM 30Y/40Y 5/6 ARM-IO		
			Property Type	LTV Max	Other
			Condominium	90%	-
			Non-Warrantable	80%	-
			2-4 Unit   Rural	80%	-
			State Overlays		
			Texas	Cash Out on 2nd Homes Ineligible	
Interest Only Features					
IO Period	Amort	Maturity			
10 Years	20 Years	30 Years			
10 Years	30 Years	40 Years			

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