



# SmartVest

## SMART LOAN SERIES

### For Experienced Real Estate Investors With Multiple Financed Properties And Complex Finances.

- Loan amounts up to \$1.5M
- No TRID disclosure required
- DTI not calculated - use cash flow analysis
- No tax transcripts or tax returns required
- Debt coverage ratio = 1.0%
- Up to 15 financed properties
- 2 Years derogatory credit, 640 minimum FICO
- Fixed 30; ARM 5/1, 7/1, 10/1 – all optional Interest Only

**CONTACT ME TODAY!**



### Investor Cash Flow Mortgage

SmartVest makes it easy for investors to finance their investment property with flexible guidelines and attractive non-qualified mortgage (non-traditional) features such as interest only options!

SmartVest provides multiple mortgage options, including 30-year fixed rate and ARM.

Minimum loan amounts for owner occupied and second home properties in NY & CT must be \$1 over conforming high balance limits. Minimum loan amount for investment properties located in NY & CT is \$100,000.