



SmartVest

SMART LOAN SERIES



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

- Loan amounts up to \$2M
- 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 20 financed properties
- 2 Years derogatory credit, 620 minimum FICO
- Fixed 30, ARM 5/1, 7/1, 10/1 with optional IO; Fixed 40 Interest Only

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.

CONTACT ME TODAY!