



# SmartVest

## SMART LOAN SERIES



### The Definition of a Qualified Borrower Has Changed.

- Loan Amounts Up to \$1.5M
- TRID Disclosure Not Required
- No Tax Returns, Transcripts or Debt to Income Analysis
- Debt Coverage ratio = 1.0%
- Reserve Requirements Removed for Borrowers with Satisfactory Credit
- 2 Years Derogatory Credit, 640 Minimum FICO
- Fixed 30; ARM 5/1, 7/1, 10/1 – All Optional Interest Only

**Create Opportunity for  
Your Toughest Borrowers**

**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!

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.