



SmartVest

Investor Cash-Flow.

SmartVest is perfect for professional real estate investors with complex finances and multiple financed properties.

HIGHLIGHTS

SmartVest

- 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

OUR DIFFERENCE

Distinguish Yourself & Earn More Referrals

Increase your referrals by taking advantage of the benefits of our Non-QM Smart Loan Series:

- Dedicated operations & simplified process flow
- Focused on qualifying your toughest borrowers
- Delivering positive lending experiences
- We focus solely on your non-agency/non-QM loans!