



SmartVest Product Profile
Investment Property Business Purpose Loan

ELIGIBILITY MATRIX				
Units	Transaction Type	Loan Amount	Credit Score	LTV/CLTV
1	Purchase and Rate & Term Refi	\$1,000,000	680	80%
		\$1,500,000	720	75%
		\$2,000,000	720	70%
1-4	Purchase and Rate & Term Refi	\$1,000,000	640	70%
		\$1,000,000	660 ¹	75%
1-4	Cash-out Refi	\$1,000,000	680	60%
		\$1,000,000	700	70%
		\$1,000,000	720	75%
		\$1,500,000	720	65%

• Condotels: Minimum 680 credit score
¹40-year Fixed Rate Interest Only requires a minimum 680 credit score

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