



- · Qualification based on property cash flow
 - Minimum DSCR* 1.10
- Credit scores starting at 680
- No personal income / no employment needed
- Up to 75% LTV

- Loans up to \$1 million, \$75K minimum
- No limit on total number of properties
- Purchase and cash-out or rate-term refinance
- Properties can be in LLC's name
- Non-warrantable condos OK

*DSCR – Debt Service Coverage Ratio: Rent / Mortgage

Joseph A. Ray

4105307474 | Obsidianelite7@gmail.com

11876 Sunrise Valley Dr. Suite 201, Reston, VA 20191

| VA

