

Landscape of Investment Financing Options



DSCR

Target Audience:

Multi-property owners, focused on cash flow, minimal documentation.

Scenario:

Sally is an experienced investor with 12 properties. She's focused on maximizing cash flow + not in rework. This program offers Sally hassle-free financing.

Program Highlights:

- Loans up to \$1,500,000 (higher with compensating factors)
- Cash-out up to \$500,000
- No limit on number of properties owned, finance up to 10 properties for 1 investor
- Interest-only payments for 10 years with a 40-year term - great for qualification and cash flow



FULL DOC

Target Audience:

Investors in low rates, DTI is too tight for conventional financing.

Scenario:

Joe and Lucy have a primary residence but want to purchase investment properties in their neighborhood. They want the lowest rate and to maximize their DTI ratio. This program allows them to have two DTI ratios differently from Jumbo/Freddie.

Program Highlights:

- DTI calculations done differently for homes with other owned properties
- Accept 1-year full doc



FOREIGN NATIONAL

Target Audience:

Foreign Nationals looking to purchase investment properties in the U.S.

Scenario:

Carlos lives in Mexico. He visits Los Angeles often and wants to add a couple of investment properties to his portfolio. He decides L.A. is a profitable market to invest in. This program allows him to get financing instead of paying cash.

Program Highlights:

- Income verification letter from employer or CPA accepted
- No tax return required
- Foreign credit report allowed
- Foreign assets can be used as collateral



BANK STATEMENT LOANS

Target Audience:

Self-employed borrowers who use their bank statements to buy or refinance property.

Scenario:

James owns real estate in Miami and wants to buy more investment properties there because condos and non-rentable condos are trending. This program caters to his unique needs as a self-employed borrower with great program options and competitive underwriting.

Program Highlights:

- 12- and 24-month programs
- Loan amounts up to \$2,000,000
- 100% owner of the business not required
- Business expense ratio as low as 10%



FIX AND FLIP

Target Audience:

Investors who intend to renovate a property and exit with the sale of the property or refinance into a long-term rental loan.

Scenario:

Sarah, an aspiring fix and flip investor, sees an opportunity to renovate an older house in her neighborhood and flip it for a profit. This program allows her to purchase, renovate, and sell the property for a substantial profit.

Program Highlights:

- Decisions and term sheets are typically based in hours, not days
- Any level of investor experience
- Credit scores as low as 640
- Non Owner occupied up to four units
- Total loan amount is up to 85% of the total cost (includes after repair value 20-25%)
- 12-month loan term with interest-only payments



LendSure Home Loans is a registered trade name of LendSure Mortgage Corp. NMLS ID# 1328437 (www.nmlsconsumeraccess.org). 12210 World Trade Drive, Suite 250, San Diego, CA 92128. 888.707.7811. All rights reserved. LendSure Mortgage Corp. is authorized to conduct business under the LendSure Home Loans trade name in Arizona, California, Georgia, Illinois, and Texas. For licensing information, please visit our Licensing Information Page. Some products and services may not be available in all states. Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms, and conditions are subject to change without notice.

Loan scenarios are hypothetical and provided for illustrative purposes only. Actual interest rate will vary from these example scenarios as rates and terms change frequently. The actual interest rate, APR and payment may vary based on the specific terms of the loan selected, verification of information, credit history, the location and type of the property, and other factors determined by LendSure.

LendSure
HOME LOANS