

Program Requirements This matrix is only a guide and does not represent full underwriting guidelines. Additional requirements may apply.	
Borrowers: Eligible	Foreign Nationals
Borrowers: Investor Experience	Professional Investor Requirement The product is intended for Professional Investors, defined as borrowers with at least twelve (12) months of documented experience owning and/or managing income-producing real estate within the most recent thirty-six (36) months from the Note date
Borrowers: Ineligible	- First Time Investors - U.S. Citizens - Permanent Resident Aliens - Non-Permanent Resident Aliens - DACA recipients - Asylees - Foreign Nationals with an ITIN - Entities (with personal guarantee) - Limited Partnerships - General Partnerships - Corporations - Limited Liability Companies (LLCs)
Cash-Out	Maximum \$500,000
Credit: Derogatory	Must have at least 2 tradelines open for 12 months in the past 24 months
Credit	If Applicant has established US Credit, 680 FICO required.
Escrow Holdbacks	Not permitted.
Geographic Restrictions	- The following US territories are NOT eligible: - American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and US Virgin Islands
Housing History	1 x 30 x 12 months 0 x 60 x 12 months - With 5% LTV Reduction
Interest Only	- Permitted with minimum DSCR ≥ 1.0 30 year Fixed Interest Only (120 interest only /240 amortizing)
Loan Amount	Minimum: \$125,000 Maximum: \$3,000,000