

INVESTOR PREMIER

Cross Collateral

Designed to offer brokers a flexible financing solution, this loan helps clients leverage multiple properties to expand portfolios and optimize cash flow—driving smarter growth.



Program Highlights:

- ✓ Loan Amounts: \$400K - \$3M
- ✓ Cross-Collateral: Leverage multiple properties (≥ 3 or ≤ 25)
- ✓ Eligible Properties: 1-4 units and condos
- ✓ Minimum DSCR of 1.0x
- ✓ Minimum Credit Score: 660 (with max LTV 65%)
- ✓ Loan Terms: 30-year fixed, 5/6 ARM, 7/6 ARM
- ✓ Investment Only: No owner-occupied or first-time investors
- ✓ Cash-Out: Allowed, can meet reserve needs
- ✓ Prepayment: Declining options up to 5 years
- ✓ Reserves: 2-12 months PITIA (based on loan size)

CONTACT:

