



## Single Family Rental - Investor No Ratio For loan amounts \$75,000 - \$2,000,000

At The FSB, our business is supporting you. If you are buying a rental property, we are the bank partner you've been looking for. Our No Ratio product has no personal or property income tests - qualification is based on your credit score and the value of the property. You've worked hard to find exactly the right investment - now you can let that property work for you.

### Single Family Rental Loan Program Highlights

PRODUCT DESCRIPTION	No ratio qualifications for domestic investors
MAX LTV	75%
MIN FICO SCORE	640 (All States) 660 (NY)
CASH OUT ALLOWABLE?	Yes
LOAN AMOUNT	\$75,000 - \$2,000,000
TITLE VESTING	Take title as LLC, corporation, or individual
ELIGIBLE PROPERTY TYPE	Units Non warrantable and warrantable condos
BUSINESS USE AFFIDAVIT	Required
ESCROWS	Required for taxes and insurance
PRE-PAYMENT PENALTY	Applicable with buydown/out options
PRODUCT - TERMS	5/1 ARM - 7-10-Year I/O or 30 Year Amortized 7/1 ARM - 10-Year I/O or 30 Year Amortized 30Year-Fixed - 7 or 10 Year I/O or 30 Year Amortized

For more information, please contact :

Terms and conditions may apply. Subject to underwriting approval.

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