PRIMUS MORTGAGE
Powered by Coast2Coast

2026 EDITION · CENTRAL FLORIDA

Realtor Financing Playbook

32 financing programs for the buyers other lenders turn away. Written for real estate professionals.

32	24h	8
PROGRAMS	SCENARIO REPLY	BUYER FAMILIES

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PRIMUS Mortgage · NMLS #2831121 · Coast2Coast NMLS #376205 · Equal Housing Lender
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When your buyer says this, call me about that.

INTERNATIONAL BUYER

"I'm coming to the U.S. on a work visa — I have no credit here yet."	Work Visa ›
"I file taxes with an ITIN, I don't have a Social."	ITIN ›
"No U.S. credit, no U.S. income — I'm buying from abroad."	Foreign National ›
"I earn my income overseas and want a second home here."	Foreign Income ›

SELF-EMPLOYED

"My tax returns don't show what I really make."	Bank Statement ›
"My deposits are messy — my CPA has the real numbers."	P&L Only ›
"I'm a contractor, everything comes on a 1099."	1099 Only ›
"I'm W-2 but my returns won't support the payment."	WVOE Only ›

INVESTOR

"I'm buying to rent — don't touch my personal income."	DSCR ›
"No FICO, no income docs — I'll bring the equity."	Equity First DSCR ›
"I need to buy before I sell, to defer the tax."	1031 Exchange Bridge ›

HOME EQUITY

"I need a flexible line against my equity."	HELOC ›
"I need cash — but I'm not giving up my low first-mortgage rate."	Second Mortgage ›

SPECIALTY

"My credit is thin but I have real money saved."	Asset Depletion ›
"I'm a physician still carrying student debt."	Doctor Loan ›
"It's a house on twenty acres — everyone says no."	Acreage & Hobby Farms ›

...and when they say this.

AGENCY

"W-2, good credit, I just want the best terms."	Conventional ›
"I don't have much saved for the down payment."	FHA ›
"I served — do I still get the veteran benefit here?"	VA ›
"Is this community USDA eligible?"	USDA ›
"The price is above conforming limits."	Jumbo ›
"My spouse has no credit score at all."	Conventional No Score ›

CONSTRUCTION

"I'm building — I don't want two closings."	One-Time Close ›
"I'm a builder — I need lot and construction money that moves fast."	Ground-Up Construction ›
"The house needs work — can I finance the renovation too?"	HomeStyle® Renovation ›

COMMERCIAL & BRIDGE

"I found a flip — I need terms today."	Fix & Flip ›
"I'm repositioning a five-plus unit building."	Fix & Flip 5+ Units ›
"I'm rehabbing my rental to raise the rent."	ARV Pro ›
"I need a short bridge with no prepay penalty."	Flex I/O ›
"I want a thirty-year commercial loan with no balloon."	FlexTerm ›
"My credit took hits — but the equity is there."	Fast50 ›
"The seller will carry — can we structure the down payment?"	Commercial 10% Down ›

Not sure which one? Send the scenario.
Written answer in 24 hours. Tap any row to jump to that program.

INTERNATIONAL BUYERS

Four programs. One question.

Your buyer is not a U.S. citizen, or has no credit history here. Which of the four applies depends on one thing only: where the income comes from, and what they file.

Entering the U.S. on a work visa — or a U.S. citizen buying while working abroad

Work Visa ›

Offer letter alone starts the file. Foreign assets count for down payment and reserves.

Files U.S. taxes under an ITIN, has no Social Security number

ITIN ›

Six documentation paths on one program. All occupancies available.

Earns income abroad, wants a second home in Florida

Foreign Income ›

Qualifies on foreign-earned income without a U.S. credit score.

No U.S. credit and no U.S. income at all

Foreign National ›

The pure non-resident path. No tax returns, 1–4 units.

> When two look close, send the scenario. The difference is usually visa status and where the income is earned — not the passport.

Scenario reply in 24 hours

Send the buyer profile — or tap a card to jump to the program.

SELF-EMPLOYED BUYERS

Four ways to prove income.

The buyer earns plenty. The tax return does not show it. The right program depends on what documentation they can actually produce.

Clean business or personal deposits over 12 to 24 months

Bank Statement ›

The default path for self-employed. Deposits drive the qualifying income.

Deposits are messy or commingled, but the CPA has clean books

P&L Only ›

CPA-prepared profit and loss replaces bank statements entirely.

Income arrives on 1099s — contractor, agent, insurance producer

1099 Only ›

Qualifies directly off the 1099s. No tax returns required.

W-2 employee whose returns will not support the payment

WVOE Only ›

Written verification of employment replaces the return.

> Ask one question before choosing: can they hand you 24 months of statements, or does the CPA have to build it? That answer picks the program.

Scenario reply in 24 hours
Send the buyer profile — or tap a card to jump to the program.

INVESTOR BUYERS

The property qualifies, not the person.

Your buyer is purchasing to rent. Personal income and tax returns stay out of it. Which program depends on whether the numbers or the equity carry the file.

Property cash-flows and the buyer has a usable credit profile

DSCR ›

Rent covers the payment. LLC vesting available. Short-term rental eligible.

No FICO, no income documentation, buyer brings substantial equity

Equity First DSCR ›

No DSCR calculation and no score required. Equity carries the file. ITIN accepted.

Selling an investment property and buying before it closes

1031 Exchange Bridge ›

Buy first, sell after, defer the tax. Reverse 1031 structure.

> For short-term rental in Reunion, Champions Gate, Storey Lake or Margaritaville, confirm the community allows it before writing the contract.

Scenario reply in 24 hours

Send the buyer profile — or tap a card to jump to the program.

AGENCY PROGRAMS

Conventional and government financing.

For the fully documented buyer with established credit. The choice comes down to LTV, loan size, and eligibility.

Solid credit, full documentation, wants the best terms

Conventional ›

The baseline. Mortgage insurance removable at 20% equity.

Limited funds for closing, lower credit score

FHA ›

96.5% LTV. Gift funds accepted. First-time buyers eligible.

Veteran or active duty

VA ›

100% LTV with no monthly mortgage insurance.

The community sits in a USDA-eligible area

USDA ›

100% LTV. Check the address before assuming it does not qualify — much of Central Florida does.

Price sits above the conforming limit

Jumbo ›

High-balance financing for luxury inventory.

One borrower has no credit score at all

Conventional No Score ›

Available when a co-borrower carries established credit history.

> USDA eligibility is determined by address, not by county. Verify each community individually — the maps have been redrawn.

Scenario reply in 24 hours

Send the buyer profile — or tap a card to jump to the program.

HOME EQUITY

Two ways into the equity.

The homeowner has equity and a first mortgage they love. Which instrument depends on one thing: do they need a flexible line, or a fixed sum without touching the first.

Wants a revolving line — draw, repay, draw again

HELOC ›

80–90% CLTV, interest-only draw period, variable rate on prime.

Wants a fixed sum and keeps the low-rate first mortgage untouched

Second Mortgage ›

Up to $1M fixed at 10–30 years, up to 90% CLTV. Full Doc, Bank Statement, P&L or DSCR.

> If the first mortgage rate is HIGHER than today's market, compare against a cash-out refinance before choosing either.

Scenario reply in 24 hours

Send the buyer profile — or tap a card to jump to the program.

CONSTRUCTION & RENOVATION

From dirt to done.

Someone is building or improving. The right program depends on who holds the hammer: a homeowner building once, a pro building spec, or a buyer renovating on day one.

A buyer building their own home — one approval, one closing

One-Time Close ›

Conventional & VA. Up to 100% LTV (VA), 11-month build, one credit pull.

An experienced builder financing lot + vertical on spec

Ground-Up Construction ›

Up to 65% of lot and 100% of construction. 12–18 month interest-only.

A buyer whose new home needs updating from day one

HomeStyle® Renovation ›

Purchase + up to $50K of renovation in one conventional loan, on after-improved value.

> For 5+ unit or mixed-use value-add, jump to the Commercial family — that lane runs on Fix & Flip 5+ Units and ARV Pro.

Scenario reply in 24 hours
Send the buyer profile — or tap a card to jump to the program.

COMMERCIAL & BRIDGE

Seven tools. One question: what's the exit?

Investor and commercial capital is chosen backwards — start from the exit (sell, refinance, or hold) and the timeline picks the program.

Buy, renovate, sell — 1–4 units, terms needed today

Fix & Flip ›

Up to 90% purchase + 100% construction. Decisions in hours.

Value-add on a 5+ unit or mixed-use building

Fix & Flip 5+ Units ›

$300K–$8M, 100% of rehab financed, 65% ARV.

Improving a rental they already own or are buying

ARV Pro ›

90% LTC / 75% ARV, 1-year interest-only, no prepay premium.

Short hold, exit open — no prepay penalty

Flex I/O ›

24-month interest-only, 75% LTV, exit anytime.

Long-term hold — wants fixed, no balloon, even on commercial

FlexTerm ›

30-year fixed $75K–$5MM. SFR through office, retail, warehouse.

Equity is strong, credit history is not

Fast50 ›

No minimum FICO, BK discharge accepted after 1 day — at 50% LTV.

Seller is motivated and will carry paper

Commercial 10% Down ›

70–75% first + 15–20% seller second = 10% down structure.

> All programs on this page are business-purpose loans — underwritten on the deal and the exit, not on personal tax returns.

Scenario reply in 24 hours

Send the buyer profile — or tap a card to jump to the program.

INTERNATIONAL BUYER

Work Visa

For professionals entering the U.S. on a work visa or other employment authorization — and for U.S. citizens living and working abroad buying a home back in the U.S. An offer letter alone starts the pre-approval. No U.S. credit history required.

MAX LTV	CREDIT	LOAN AMOUNT
Up to 80%	No U.S. Credit	Up to $5MM

AT A GLANCE

Offer Letter Pre-Approval | No U.S. Credit | Up to $5MM | All 50 States

BEST FOR

- Professionals entering the U.S. with a valid work visa or employment authorization
- U.S. citizens living and working abroad buying a second home in the U.S.
- First U.S. home purchases with no U.S. credit history
- Buyers using foreign assets for the down payment and reserves

HIGHLIGHTS

- Pre-approval with an offer letter alone — first pay stub required at funding
- No U.S. or foreign credit reports, no foreign VOR/VOM, no alternate trade-lines
- Loan amounts up to $5MM
- 80% LTV up to $2MM on SFR — condo, condotel and co-op at standard LTVs, no expatriate reductions
- Foreign assets count for down payment and reserves; gift funds and gift of equity allowed

REQUIREMENTS

- Valid work visa or other employment authorization
- SSN required by the closing date
- U.S. citizens abroad: second home, up to 70% LTV
- U.S. citizens with a foreign employer: exception basis, with U.S. tax returns showing the foreign income

Scenario reply in 24 hours

Send the buyer profile, get a written answer.

INTERNATIONAL BUYER

ITIN

For borrowers who file U.S. taxes using an Individual Taxpayer Identification Number (ITIN) instead of a Social Security number — with the full range of occupancy and income documentation options.

MAX LTV	CREDIT	LOAN AMOUNT
LTV to 85%	FICO 640+	Up to $2.5M

AT A GLANCE

Up to $2.5M · LTV to 85% · FICO 640+ · All Occupancies

BEST FOR

- Borrowers who file U.S. taxes with an ITIN — no Social Security number
- Self-employed ITIN earners
- W-2 and 1099 workers paid under an ITIN
- Primary residence, second home and investment purchases

HIGHLIGHTS

- Loan amounts up to $2,500,000
- LTV up to 85%
- FICO down to 640
- All occupancies — primary, second home and investment
- Full range of income documentation: bank statements, 1099, WVOE, P&L, DSCR and asset-based programs

REQUIREMENTS

- Valid Individual Taxpayer Identification Number (ITIN)
- U.S. tax filings under the ITIN
- Income documented via bank statements, 1099, WVOE, P&L, DSCR or assets
- Credit scores down to 640

Scenario reply in 24 hours
Send the buyer profile, get a written answer.

INTERNATIONAL BUYER

Foreign National

Tailored to the unique challenges foreign nationals face financing U.S. property — expert handling of credit and asset verification so loans fund on time, with minimum hassle.

MAX LTV	CREDIT	CASH-OUT
LTV up to 75%	Foreign Credit OK	Up to $500K

AT A GLANCE

No US Credit | No Tax Returns | 1–4 Units | LTV up to 75%

BEST FOR

- International investors buying U.S. property
- Buyers without a U.S. credit history
- Investment property purchases (1–4 units)
- A wide range of visa types

HIGHLIGHTS

- Available for investment properties — 1–4 units
- No tax returns required
- Income letter from employer or CPA accepted — or qualify on Investor Cash Flow (DSCR)
- Foreign credit report allowed
- LTV up to 75% — Purchase and Rate/Term Refi

REQUIREMENTS

- Foreign national buyer (various visa types accepted)
- Income verification letter from employer or CPA — or DSCR cash flow
- Foreign credit report allowed
- Investment property, 1–4 units

Scenario reply in 24 hours

Send the buyer profile, get a written answer.

INTERNATIONAL BUYER

Foreign Income

Buy U.S. property qualifying with income earned abroad — no FICO required.

MAX LTV	CREDIT	LOAN AMOUNT
90% LTV	No FICO	Up to $3M

AT A GLANCE

Foreign Income · No FICO · 90% LTV · Up to $3M · Second Homes

BEST FOR

- International buyers whose income is earned outside the U.S.
- Second-home purchases in the U.S.
- Buyers without a U.S. credit score
- Buyers with assets in the U.S. and Canada

HIGHLIGHTS

- Financing up to $3 million
- Only 90% LTV
- No FICO required
- Available for second homes
- Asset Utilization allowed with assets in the U.S. and Canada

REQUIREMENTS

- Letter from a foreign CPA or employer covering the last 2 years and YTD income
- Bank Reference Letter
- Program guidelines apply

Scenario reply in 24 hours

Send the buyer profile, get a written answer.

SELF-EMPLOYED

Bank Statement

Qualify with 12–24 months of bank deposits — no tax returns.

MAX LTV
90% LTV

CREDIT
FICO 620+

DOCS
12–24 Mo Statements

AT A GLANCE

Self-Employed | No Tax Returns | 90% LTV | FICO 620+

BEST FOR

— Self-employed business owners
— Entrepreneurs with heavy write-offs
— Gig economy / high-income freelancers

HIGHLIGHTS

— 12 or 24 months personal/business statements
— No tax returns required
— Primary or investment property
— 10–80% LTV depending on occupancy
— Competitive rates for strong profiles

REQUIREMENTS

Min FICO: 620 | 90% LTV primary / 20% investment | Consistent deposit history required | Business license or CPA letter may be needed

Scenario reply in 24 hours
Send the buyer profile, get a written answer.

SELF-EMPLOYED

P&L Only

Qualify with a professionally prepared Profit & Loss statement — a clearer way to document business income when bank deposits don't tell the whole story.

CASH-OUT
Unlimited

DOCS
CPA P&L Only

LOAN AMOUNT
Up to $3M

AT A GLANCE

Up to $3M | Unlimited Cash-Out | CPA P&L | No Bank Statements

BEST FOR

- Self-employed borrowers whose deposits don't reflect their real income
- Business owners who want a simpler file — no months of statements to collect
- Borrowers who need unlimited cash-in-hand
- Entrepreneurs with strong but complex business income

HIGHLIGHTS

- Loans up to $3M
- UNLIMITED cash-in-hand
- CPA, EA, CTEC and PTIN prepared statements accepted
- Strong option when bank statement deposits don't reflect the borrower's income
- Less time spent collecting months of statements

REQUIREMENTS

- P&L prepared by a CPA, EA, CTEC or PTIN professional
- Self-employed / business income
- Standard credit and property guidelines apply

Scenario reply in 24 hours
Send the buyer profile, get a written answer.

SELF-EMPLOYED

1099 Only

Qualify with 90% of your 1099 income — no tax returns, no bank statements, no business license required.

MAX LTV	CREDIT	LOAN AMOUNT
85% LTV	FICO 620+	Up to $3M

AT A GLANCE

- 90% of 1099
- No Tax Returns
- Up to $3M
- FICO 620+
- 85% LTV

BEST FOR

— 1099 contractors and independent professionals

— Gig workers and commission earners

— Borrowers whose earnings show clearly on 1099s

— Primary homes, second homes and investments

HIGHLIGHTS

— Use 90% of your 1099 income — from one or two years

— No tax returns, bank statements or business license required

— YTD income supported by checks or CPA-prepared statements

— Eligible for primary homes, second homes and investment properties

— Max loan amount up to $3 million

REQUIREMENTS

- 1099 income from one or two years
- Year-to-date support: checks or a CPA-prepared statement
- FICO 620+
- Standard property guidelines apply

Scenario reply in 24 hours

Send the buyer profile, get a written answer.

SELF-EMPLOYED

WVOE Only

With just a written verification of employment, financing gets simple — no tax returns needed.

MAX LTV
80% LTV

CREDIT
FICO 680+

LOAN AMOUNT
Up to $2MM

AT A GLANCE

No Tax Returns | Up to $2MM | 80% LTV | FICO 680+ | DTI to 50%

BEST FOR

— W-2 earners who want a simpler file
— First-time home buyers
— Primary residence, second homes and investment properties
— Buyers with unique property types

HIGHLIGHTS

— Loan amounts up to $2MM (higher with compensating factors)
— Up to 80% LTV
— Primary residence, second homes and investment properties
— FICO down to 680
— Maximum 50% DTI

REQUIREMENTS

Written verification of employment (WVOE) | Same employer for the last two years | FICO 680+ | No tax returns required

Scenario reply in 24 hours
Send the buyer profile, get a written answer.

INVESTOR

DSCR

Qualify on rental income — not your personal income.

MAX LTV
85% LTV

CREDIT
FICO 620+

QUALIFY ON
Rental Income

AT A GLANCE

No Income Docs · FICO 620+ · LLC OK · STR Eligible · 85% LTV

BEST FOR

— Real estate investors
— Self-employed / business owners
— Portfolio builders scaling fast

HIGHLIGHTS

— No personal income required
— Qualify on property cash flow
— DSCR 1.0+ typically required
— Short-term rental income eligible
— LLC vesting allowed

REQUIREMENTS

Min FICO: 620 · Min 85% LTV · DSCR 1.00+ (Rent / PITI) · No DTI calculation needed · Reserves typically required

Scenario reply in 24 hours
Send the buyer profile, get a written answer.

INVESTOR

Equity First DSCR

When equity outweighs a perfect credit profile — no FICO, no DSCR calculation. Built to rescue transactions other programs cannot close.

MAX LTV	CREDIT	LOAN AMOUNT
55% CLTV	No FICO	Up to $1.5M

AT A GLANCE

No FICO · No DSCR Calc · 55% CLTV · Up to $1.5M · ITIN OK

BEST FOR

- Investors with strong equity and recent credit events
- Rescuing transactions other programs declined
- Foreign Nationals and ITIN borrowers
- First-time homebuyers investing in 1–4 units

HIGHLIGHTS

- 1–4 unit properties
- NO FICO required · NO DSCR calculation
- Loan amounts up to $1.5 million
- Up to 55% CLTV
- Bankruptcy accepted from just 1 day after discharge

REQUIREMENTS

- Sufficient equity — max 55% CLTV
- 1–4 unit property
- Program guidelines, documentation and final approval apply

Scenario reply in 24 hours
Send the buyer profile, get a written answer.

INVESTOR

1031 Exchange Bridge

Swap one investment property for another with no immediate capital gains taxes — and use our Bridge Loan to tap the equity of the original property to buy the replacement.

BRIDGE PAYMENTS	EXCHANGE	FUNDED BY
Deferred	Forward & Reverse	Original Equity

AT A GLANCE

Tax-Deferred · Buy Before You Sell · No Monthly Payments · Reverse 1031

BEST FOR

- Investors deferring capital gains via a 1031 exchange
- Reverse 1031 exchanges — buy the replacement BEFORE you sell
- Investors who can't risk losing a replacement property
- Portfolio builders optimizing their real estate holdings

HIGHLIGHTS

- Push forward with the replacement purchase without waiting to sell the original
- Never miss an opportunity that won't stay on the market for long
- Keep collecting rent on the original property — NO monthly payments on the bridge financing
- Time to improve the original property so it sells at the best possible price
- The bridge taps the equity of the original property to fund the replacement

REQUIREMENTS

- Investment properties on both sides of the exchange
- Reverse exchange follows the same identification and exchange periods as a traditional 1031
- Qualified intermediary / exchange structure in place
- Equity in the original property to support the bridge

Scenario reply in 24 hours

Send the buyer profile, get a written answer.

HOME EQUITY

HELOC

Tap your home equity as a flexible revolving credit line.

CLTV	CREDIT	STRUCTURE
80–90%	FICO 620+	Revolving Line

AT A GLANCE

Home Equity · Revolving Credit · Variable Rate · FICO 620+

BEST FOR

- Existing homeowners with equity
- Home improvement projects
- Debt consolidation or investment capital

HIGHLIGHTS

- Access up to 80–90% CLTV
- Revolving credit — draw as needed
- Interest-only draw period typical
- Variable rate (prime-based)
- Interest may be tax-deductible (consult CPA)

REQUIREMENTS

- Min FICO: 620–680 typical
- Sufficient home equity (20%+ remaining)
- Verifiable income documentation
- Primary or second home
- Full appraisal typically required

Scenario reply in 24 hours

Send the buyer profile, get a written answer.

HOME EQUITY

Second Mortgage

Access up to $1,000,000 in equity WITHOUT refinancing — retain your low-rate first mortgage.

CLTV	YOUR 1ST RATE	LOAN AMOUNT
Up to 90%	Untouched	Up to $1M

AT A GLANCE

Up to $1M · Keep 1st Rate · 90% CLTV · Fixed 10–30 Yr

BEST FOR

- Homeowners who locked a low first-mortgage rate
- Primary homes, second homes and investment properties
- Self-employed borrowers (Bank Statement or P&L only)
- Investors qualifying on cash flow (DSCR)

HIGHLIGHTS

- Access up to $1,000,000 in equity
- NO refinancing — keep your low-rate first mortgage
- Fixed-rate options: 10, 15, 20 or 30 years
- Up to 90% combined loan-to-value (CLTV)
- Documentation options: Full Doc, Bank Statement, P&L only, and DSCR

REQUIREMENTS

- Sufficient equity (up to 90% CLTV)
- Primary, second home or investment property
- Documentation: Full Doc, Bank Statement, P&L or DSCR
- Standard credit guidelines apply

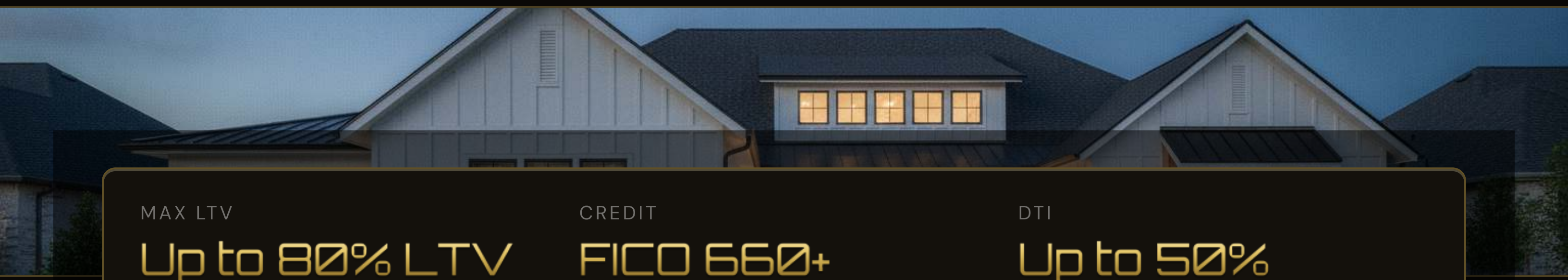
Scenario reply in 24 hours

Send the buyer profile, get a written answer.

SPECIALTY

Asset Depletion

Great credit but no steady monthly income? Use your assets to qualify — our 60-month Asset Qualifier essentially DOUBLES your qualifying income vs. classic asset depletion.



MAX LTV	CREDIT	DTI
Up to 80% LTV	FICO 660+	Up to 50%

AT A GLANCE

÷60 or ÷120 · FICO 660+ · DTI to 50% · No Age Minimum · Combine Accounts

BEST FOR

- Borrowers with great credit but no steady monthly income
- Retirees with savings but limited income
- High-net-worth buyers
- Self-employed with strong asset positions
- Primary residence and second home buyers

HIGHLIGHTS

- Asset Qualifier: qualifying income = qualified assets ÷ 60 (5-year draw — double the income)
- Asset Depletion: qualifying income = qualified assets ÷ 120
- Checking / Savings / Money Market accounts — 100% allowance
- Investment accounts — 90% allowance
- Retirement accounts — 80% allowance

REQUIREMENTS

- Must be a personal liquid asset (checking, savings, money market, investment or retirement accounts)
- Credit scores as low as 660
- DTI as high as 50%
- Primary & Second Home: up to 80% LTV Purchase · up to 75% Rate & Term
- Cash-Out Refi: up to 75% (primary) · up to 70% (second homes)
- Recent account statements to document balances

Scenario reply in 24 hours

Send the buyer profile, get a written answer.

SPECIALTY

Doctor Loan

Homeownership tailored for medical professionals — bypassing hurdles like student loan debt and limited down payment savings, with up to 100% financing and NO mortgage insurance.

MAX LTV	CREDIT	LOAN AMOUNT
100% LTV	FICO 680+	Up to $2M

AT A GLANCE

100% LTV · No MI · Up to $2M · FICO 680+ · DTI to 50%

BEST FOR

- Medical doctors, dentists and eligible healthcare providers
- Residents, fellows and interns with a qualifying degree
- High-earning professionals early in their careers
- Buyers with student debt or limited down payment savings

HIGHLIGHTS

- Up to 100% financing (LTV from 90.01% to 100%)
- NO mortgage insurance required
- Loan amounts up to $2M
- FICO 680+
- DTI up to 50% (45% on ARMs, 15-year terms, or LTV above 95%)

REQUIREMENTS

At least one borrower with an eligible designation: MD, DO, DDS, DMD, Ophthalmology (MD/DO), Psychiatry (MD/DO), PharmD, DVM / VMD, DPM, or CRNA (DNAP / DNP)

Primary residence only · Non-occupant co-borrowers: up to 50% of total qualifying income · FICO 680+

Scenario reply in 24 hours

Send the buyer profile, get a written answer.

SPECIALTY

Acreage & Hobby Farms

Financing for single-family homes on large acreage, hobby farms and unique properties — with NO maximum acreage limit.

MAX LTV	ACREAGE	PROPERTY
Up to 75%	No Limit	Hobby Farms OK

AT A GLANCE

No Acre Limit · Hobby Farms · 75% LTV · Purchase / Refi

BEST FOR

- Homes on 10+ acres
- Hobby farms with some agricultural activity
- Unique or hard-to-comp properties
- Purchase or refinance

HIGHLIGHTS

- No maximum acreage
- 10–20 acres: up to 75% LTV with strong comparables
- 20 acres or more: up to 70% LTV
- Hobby farms allowed — farm income may exist, but is not used to qualify
- Unique properties considered case-by-case up to 70% LTV

REQUIREMENTS

- Property must include a single-family residence
- The 75% LTV tier requires 3 comparable sales within 5 miles, sold in the prior 6 months (otherwise up to 70%)
- Final terms depend on the appraisal, property characteristics, marketability and borrower profile

Scenario reply in 24 hours

Send the buyer profile, get a written answer.

AGENCY

Conventional

The standard for well-qualified buyers with solid credit.

MAX LTV
95% LTV

CREDIT
FICO 620+

LOAN AMOUNT
Up to $806,500

AT A GLANCE

W-2 Income | 95% LTV | FICO 620+ | Primary / Invest

BEST FOR

— Buyers with 620+ FICO
— 5–80% LTV available
— Primary, second home, or investment

HIGHLIGHTS

— Low down payment options
— No upfront MI fee
— PMI removable at 20% equity
— Loan limits up to $806,500
— Fixed or adjustable rate options

REQUIREMENTS

Min FICO: 620 | Max back-end DTI: 49.9% | 2-year employment history | Full income documentation

Scenario reply in 24 hours
Send the buyer profile, get a written answer.

AGENCY

FHA

Government-backed flexibility for first-time buyers.

MAX LTV
96.5% LTV

CREDIT
FICO 580+

OCCUPANCY
Primary Residence

AT A GLANCE

96.5% LTV | FICO 580+ | First-Time OK | Gift Funds OK

BEST FOR

— First-time homebuyers
— Buyers with 580–619 FICO
— Limited down payment available

HIGHLIGHTS

— Low down payment options
— More flexible credit standards
— Higher DTI tolerance
— Seller concessions up to 6%
— Gift funds 100% allowed

REQUIREMENTS

- Min FICO: 580 (96.5% LTV) / 500 (90% LTV)
- Max back-end DTI: ~56.9%
- Primary residence only
- MIP for life of loan if under 90% LTV

Scenario reply in 24 hours
Send the buyer profile, get a written answer.

AGENCY

VA

100% LTV payment — exclusively for those who served.

MAX LTV
100% LTV

CREDIT
FICO 620+

LOAN AMOUNT
No Max — Entitlement

AT A GLANCE

100% LTV | No PMI | Veterans Only | FICO 620+

BEST FOR

- Active duty military
- Veterans and reservists
- Eligible surviving spouses

HIGHLIGHTS

- 100% LTV
- No PMI — ever
- Competitive below-market rates
- No max loan amount (subject to entitlement)
- Seller can pay all closing costs

REQUIREMENTS

- VA Certificate of Eligibility (COE)
- Min FICO: 620 (lender overlay)
- Primary residence only
- VA Funding Fee (waived for 10%+ disability)
- Property must meet VA MPRs

Scenario reply in 24 hours
Send the buyer profile, get a written answer.

AGENCY

USDA

100% LTV for eligible rural and suburban areas.

MAX LTV
100% LTV

CREDIT
FICO 640+

AREAS
Rural & Suburban

AT A GLANCE

100% LTV | Rural / Suburban | Income Limits Apply | FICO 640+

BEST FOR

- Buyers in USDA-eligible areas
- Moderate income households
- First-time or repeat buyers

HIGHLIGHTS

- 100% LTV
- Below-market interest rates
- Flexible credit guidelines
- Guarantee fee financed into loan
- Many suburban areas qualify

REQUIREMENTS

- Property in USDA-eligible zone
- Household income 115% of area median or less
- Min FICO: 640 typical
- Primary residence only
- Max DTI ~41–44%

Scenario reply in 24 hours
Send the buyer profile, get a written answer.

AGENCY

Jumbo

Premium financing above conventional loan limits.

MAX LTV

90% LTV

CREDIT

FICO 700+

LOAN AMOUNT

Above $806,500

AT A GLANCE

High Balance | FICO 700+ | Luxury | 90% LTV

BEST FOR

- Luxury home buyers
- High-income professionals
- Properties above $806,500

HIGHLIGHTS

- Loan amounts above $806,500
- Competitive rates for strong profiles
- Fixed and ARM options available
- Primary, second home, or investment
- 10–80% LTV typical

REQUIREMENTS

- Min FICO: 700+ typical
- Strong reserves (6–12 months)
- Full income documentation
- Max DTI ~43–45%
- Two appraisals may be required on high-value homes

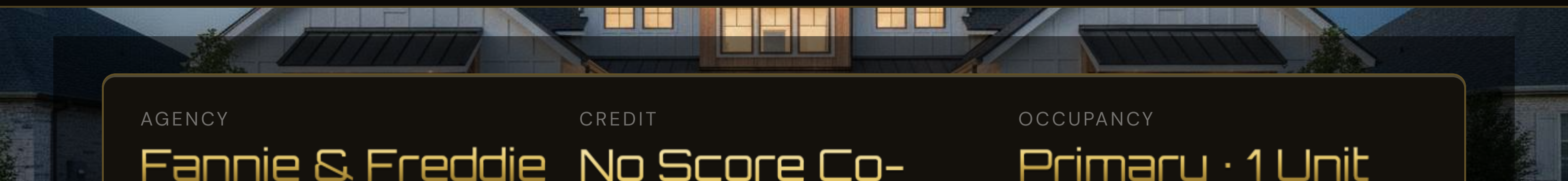
Scenario reply in 24 hours

Send the buyer profile, get a written answer.

AGENCY

Conventional No Score

One borrower has no credit score? Fannie Mae and Freddie Mac conventional programs can still say yes — as long as another borrower brings an established credit history.



AGENCY
Fannie & Freddie

CREDIT
No Score Co-Borrower

OCCUPANCY
Primary · 1 Unit

AT A GLANCE

No Score Co-Borrower | Fannie & Freddie | Primary 1-Unit | Purchase / R&T Refi

BEST FOR

- Couples where one buyer has not yet built a credit history
- Families buying together with one no-score borrower
- New arrivals joining a spouse or relative on the loan
- Purchase or rate-and-term refinance of a primary residence

HIGHLIGHTS

- One borrower can join the loan WITHOUT a traditional credit score
- At least one other borrower must have an established credit history
- Available on standard Conventional loans (Fannie Mae & Freddie Mac)
- Purchase or rate-and-term refinance
- Generally a 1-unit primary residence — all borrowers must occupy the property

REQUIREMENTS

- At least one borrower with an established credit history
- Freddie Mac: the borrower WITH a score must contribute more than 50% of the qualifying income
- Fannie Mae: eligibility determined by Desktop Underwriter results
- All borrowers occupy the property as their primary residence
- Final approval depends on automated underwriting results, documentation and current program guidelines

Scenario reply in 24 hours
Send the buyer profile, get a written answer.

CONSTRUCTION

One-Time Close

Build the home you want with ONE closing: one interest rate — with the option to modify down if the market improves — one down payment, one credit report, one approval.

MAX LTV	CREDIT	CLOSINGS
100% (VA)	FICO 580+	Just One

AT A GLANCE

One Closing · Conventional & VA · 100% LTV (VA) · Faster & Easier

BEST FOR

- Buyers building a new home
- Primary, second and investment properties (Conventional)
- Veterans building a primary home (VA)
- Anyone who wants one closing instead of two

HIGHLIGHTS

- Conventional: 15- & 30-year fixed, high balance, and 7- & 10-year ARM options
- Conventional: primary, second & investment purchases and rate/term refinances
- Conventional: loan amounts up to conforming limits · 620+ FICO · up to 95% LTV
- VA: 30-year fixed · loans up to $4M
- VA: primary purchases and cash-out refinances · 580+ FICO · up to 100% LTV

REQUIREMENTS

- 620+ FICO (Conventional) or 580+ FICO (VA)
- Build completed within the 11-month build period
- VA: eligible veterans and service members
- Standard appraisal and builder documentation

Scenario reply in 24 hours

Send the buyer profile, get a written answer.

CONSTRUCTION

Ground-Up Construction

Built for experienced builders who need flexible financing to move quickly — fast pre-qualifications, flexible terms, and a process that keeps projects moving without unnecessary delays.

CONSTRUCTION	LOT	TERM
100% of Cost	Up to 65%	12–18 Mo I/O

AT A GLANCE

Lot + Construction · 12–18 Mo Interest-Only · SPEC & Build-to-Rent · 100% of Construction

BEST FOR

— Experienced builders and developers
— SPEC projects
— Build-to-rent projects
— Builders financing both the lot and the construction

HIGHLIGHTS

— Financing for both the lot and construction costs — based on approved plans and permits
— 12- and 18-month interest-only term options
— Common-sense loan pricing based on builder experience, project details, assets, and credit
— Supports SPEC and build-to-rent projects
— Loan amounts up to 65% of the lot cost and up to 100% of the construction cost

REQUIREMENTS

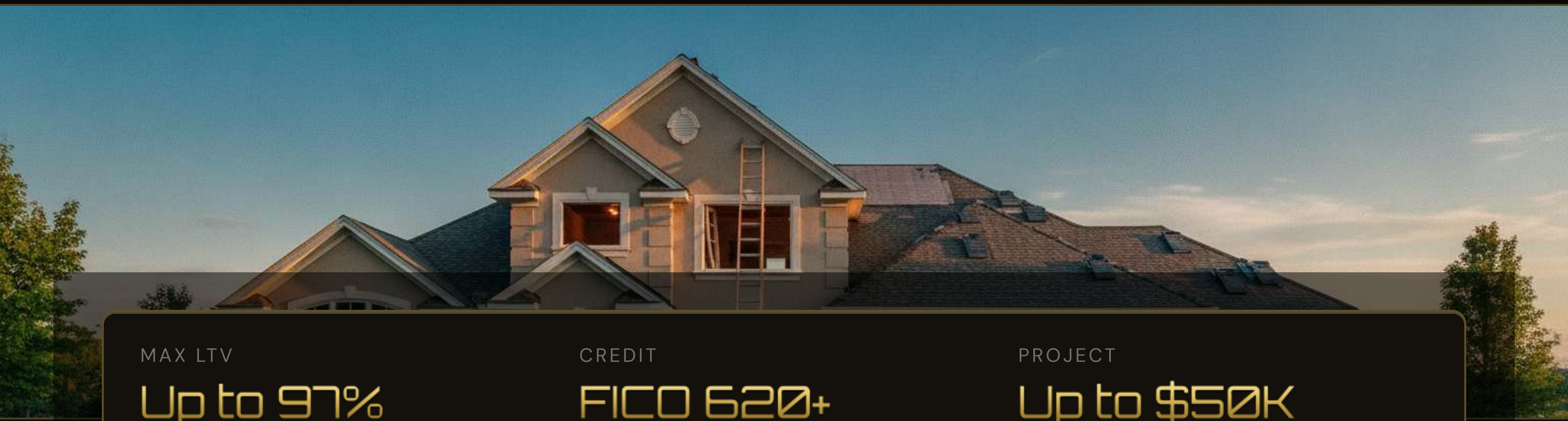
Experienced builder track record · Approved plans and permits · Review of project details, assets and credit · Exit strategy (sale or refinance) for SPEC / build-to-rent

Scenario reply in 24 hours
Send the buyer profile, get a written answer.

CONSTRUCTION

HomeStyle® Renovation

Buy and renovate with ONE conventional loan — financing based on the value of the home AFTER the improvements are complete.



MAX LTV
Up to 97%

CREDIT
FICO 620+

PROJECT
Up to $50K

AT A GLANCE

Buy + Renovate | Up to $50K | 97% LTV | FICO 620+ | 2 Draws

BEST FOR

- Buyers purchasing a home that needs updating
- Smaller renovation projects — up to $50K in costs
- Kitchen, bath, roof and energy-efficiency upgrades
- Buyers who want one loan, one closing, one payment

HIGHLIGHTS

- Purchase + renovation inside the same conventional loan
- Up to $50,000 in project costs (HomeStyle® Limited)
- Financing based on the after-improved value of the property
- Up to 97% financing · FICO from 620
- Simple 2-draw structure — no HUD consultant required

REQUIREMENTS

FICO 620+ | Project costs up to $50,000 | No structural work (Limited version)

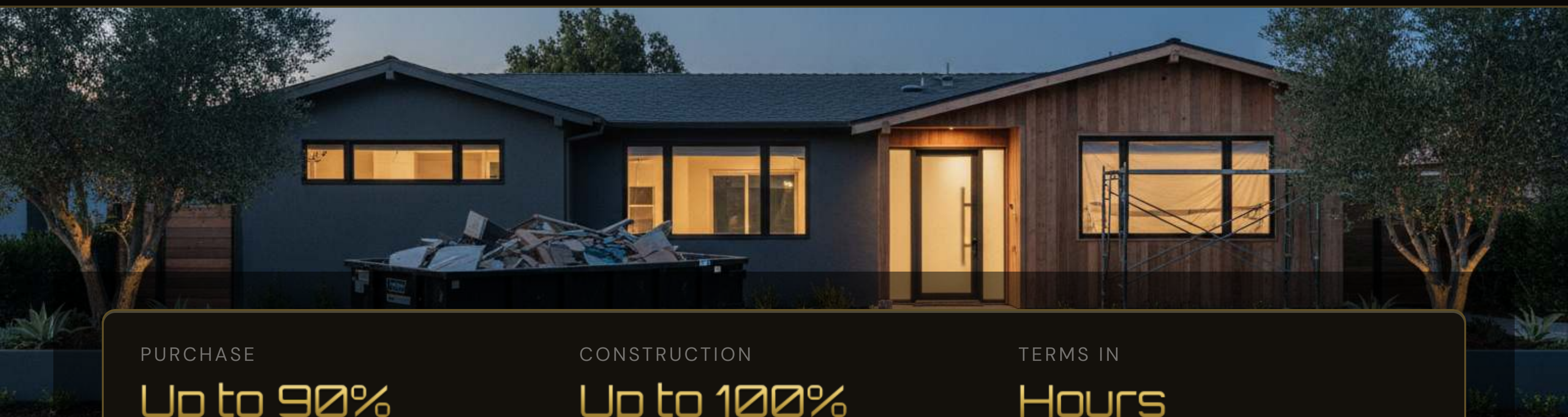
Eligible improvements: kitchens, baths, electrical, plumbing, roof, energy efficiency and eligible luxury items

Scenario reply in 24 hours
Send the buyer profile, get a written answer.

COMMERCIAL & BRIDGE

Fix & Flip

The market is buzzing and flips are producing amazing returns. Buy, renovate and sell fast — with up to 90% of the purchase and up to 100% of construction financed.



PURCHASE	CONSTRUCTION	TERMS IN
Up to 90%	Up to 100%	Hours

AT A GLANCE

Terms in Hours · 90% Purchase · 100% Construction · FICO 660+ · 12–18 Mo I/O

BEST FOR

- Fix and flip investors — any experience level
- First-time flippers through seasoned pros
- Non-owner occupied single family
- Multifamily up to 4 units

HIGHLIGHTS

- Decisions and term sheets issued in HOURS, not days
- Any level of investor experience
- Credit scores as low as 660
- Purchase loan: up to 90% of cost — depending on investor experience
- Construction loan: up to 100% of cost — depending on investor experience

REQUIREMENTS

Non-owner occupied: Single Family or Multifamily up to 4 units · Credit score 660+ · Maximum ARV LTV: 70% · Renovation budget and exit strategy

Scenario reply in 24 hours

Send the buyer profile, get a written answer.

COMMERCIAL & BRIDGE

Fix & Flip 5+ Units

Fix & flip financing for 5+ unit multifamily and mixed-use properties — from acquisition through rehab and exit.

LOAN SIZE
$300K–$8M

CREDIT
FICO 670+

REHAB
100% Financed

AT A GLANCE

5+ Units | $300K–$8M | 100% Rehab | 75% LTC | FICO 670+

BEST FOR

— Investors acquiring 5+ unit multifamily
— Mixed-use value-add projects
— Repositioning and rehab plays
— Portfolio builders scaling beyond 1–4 units

HIGHLIGHTS

— Loan size: $300K – $8M
— Purchase: up to 75% loan-to-cost
— Rehab: up to 100% of rehab cost financed
— Up to 65% of after-repair value (ARV)
— Minimum FICO 670

REQUIREMENTS

5+ unit multifamily or mixed-use property | FICO 670+ | Rehab budget / business plan for value-add projects | Investor experience considered

Scenario reply in 24 hours
Send the buyer profile, get a written answer.

COMMERCIAL & BRIDGE

ARV Pro

A short-term, interest-only loan to improve or rehab rental property — maximize appreciation, stabilize cash flow and minimize vacancies.

LTC	ARV	PREPAY PENALTY
Up to 90%	Up to 75%	None

AT A GLANCE

90% LTC · 75% ARV · 1-Yr I/O · No Prepay

BEST FOR

- Investors improving or rehabbing rentals
- Value-add projects on SFR, condo and 2–4 units
- Mid-rehab refinances (with current plans and permits)
- Foreign investors with a U.S. bank account

HIGHLIGHTS

- Up to 90% loan-to-cost and up to 75% of after-repair value (by experience level)
- Loan amounts $75K – $2MM
- 1-year interest-only term (6-month extension available)
- NO prepayment premium
- Draw-based rehab budget (schedule of improvements)

REQUIREMENTS

- Schedule of improvements (GC resume / license if applicable)
- Sourced down payment + asset verification for 25% of the budget
- Max 500 SF in additions · no ground-up construction
- First-time investors ineligible

Scenario reply in 24 hours
Send the buyer profile, get a written answer.

COMMERCIAL & BRIDGE

Flex I/O

A short-term, interest-only loan with NO prepayment penalties — move now, exit whenever you want.

TERM	MAX LTV	PREPAY PENALTY
24-Mo I/O	75%	None

AT A GLANCE

24-Mo I/O · No Prepay · 75% LTV · $75K–$2MM

BEST FOR

- Investors needing short-term flexibility
- Purchases and refinances of SFR, condo, 2–4 units
- Bridge-style holds before a sale or long-term refinance
- Foreign investors (up to 65% LTV)

HIGHLIGHTS

- 24-month interest-only term
- NO prepayment premium — exit anytime
- Loan amounts $75K – $2MM
- LTV up to 75%
- Simple-documentation income verification

REQUIREMENTS

FICO 675+ · Loans over $1MM: max 70% LTV · Sourced down payment · First-time investor: max 65% LTV

Scenario reply in 24 hours

Send the buyer profile, get a written answer.

COMMERCIAL & BRIDGE

FlexTerm

Long-term, fixed-rate commercial financing with NO balloon payment — lower payments for investors, from single-family rentals to office, retail, warehouse, self-storage and automotive.

TERM	CREDIT	LOAN AMOUNT
30-Yr Fixed	FICO 650+	$75K–$5M

AT A GLANCE

30-Yr Fixed · No Balloon · $75K–$5MM · Commercial OK

BEST FOR

— Buy-and-hold investors (SFR, condo, 2–4 units)
— 5+ unit multifamily and mixed-use
— Commercial: office, retail, warehouse, self-storage, automotive
— Foreign investors (up to 65% LTV)

HIGHLIGHTS

— 30-year fixed — NO balloon payment
— Loan amounts $75K – $5MM
— Purchase, rate & term, and cash-out refinance
— LTV up to 75% (residential / multifamily) · up to 70% (commercial)
— Interest-only option available (5 years I/O)

REQUIREMENTS

Mid FICO 650+ · Loans over $1MM: max 70% LTV · First-time investor: 5% LTV reduction · Impounds for taxes and insurance · Max 90% CLTV

Scenario reply in 24 hours
Send the buyer profile, get a written answer.

COMMERCIAL & BRIDGE

Fast50

High equity but credit bumps in the road? A 50% LTV loan with radically easy qualification — NO minimum credit score required.

MIN FICO	MAX LTV	LOAN AMOUNT
None	50%	$75K–$5M

AT A GLANCE

No Min FICO · 50% LTV · BK OK · 1 Day · $75K–$5MM

BEST FOR

- Investors with derogatory credit but strong equity
- Recent bankruptcy or NOD (1-day discharge OK)
- Borrowers with mortgage lates
- Foreign investors

HIGHLIGHTS

- NO minimum credit score
- Bankruptcy / NOD: discharge accepted after just 1 day · mortgage lates OK
- Title seasoning: 1 day
- Loan amounts $75K – $5MM
- 30-year fixed (interest-only option available)

REQUIREMENTS

- Max 50% LTV (purchase)
- Impounds for taxes and insurance
- First-time buyers ineligible for 1-unit investment properties
- Nationwide lending

Scenario reply in 24 hours

Send the buyer profile, get a written answer.

COMMERCIAL & BRIDGE

Commercial 10% Down

Structure commercial acquisitions with just 10% down — using a seller second mortgage to complete the capital stack.

DOWN PAYMENT	STRUCTURE	BASE LTV
10%	Seller Second	70–75%

AT A GLANCE

10% Down · Seller Second · Mixed-Use OK · Retail / Warehouse

BEST FOR

- Investors who want to preserve liquidity
- Buyers negotiating directly with motivated sellers
- 1–4 units, multifamily and mixed-use
- Commercial, warehouse, automotive and retail

HIGHLIGHTS

- Only 10% down payment
- Residential 1–4, multifamily & mixed-use: 75% LTV + 15% seller second
- Commercial, warehouse, automotive & retail: 70% LTV + 20% seller second
- A strategic alternative that keeps your cash working on the next deal

REQUIREMENTS

- A seller willing to carry a second mortgage
- Reserves and investor-experience requirements apply
- Minimum term required on the seller second note
- The property cash flow must support the combined debt

Scenario reply in 24 hours

Send the buyer profile, get a written answer.

THE NEXT TIME YOUR LENDER SAYS NO

Keep the Sale.
Send Us the Buyer.

32 programs engineered for the buyers other lenders turn away. One scenario desk, one written answer.

01 Send the scenario

Text or email the buyer profile — income type, credit picture, property. The decision matrix on page 2 tells you which quote to listen for.

02 Written answer in 24 hours

Program, structure and what the buyer needs to bring. Subject to eligibility — never a guess, always in writing.

03 Your buyer stays your buyer

We handle the financing lane and keep you in the loop at every milestone. The sale closes; the relationship stays yours.

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