

Do More with Real Estate.

Let's talk about your options!



INVESTMENT PROPERTY LOANS

Residential 1-4 Unit Financing

Your go-to lender for multi-state investment property financing with innovative strategies and a full variety of loan products.



EquityStrategiesTeam.com 833-476-9332



Our available INVESTMENT PROPERTY PROGRAMS

Investment Property Cash Flow

- **Qualification based on property cash flow**
- DSCR \geq 1.0 preferred
- No DSCR needed with minimum 700 FICO and max 75% LTV
- No lease agreement required, vacant property ok
- **No Personal Income / No Employment / No DTI needed**
- As little as 20% Down / up to 80% LTV
- 30 or 40 year fixed rates
- ARM Products available
- **Interest Only Options**
- Loans up to \$1.5 million, \$100K minimum
- **No limit on total number of properties**
- Purchase and cash-out or rate-term refinance
- **Properties can be in LLC's name**
- Non-Recourse options available
- Optional Referral for Complimentary Consultation with Top Asset Protection Attorney

Buy CASH, then Cash-Out Refinance IMMEDIATELY

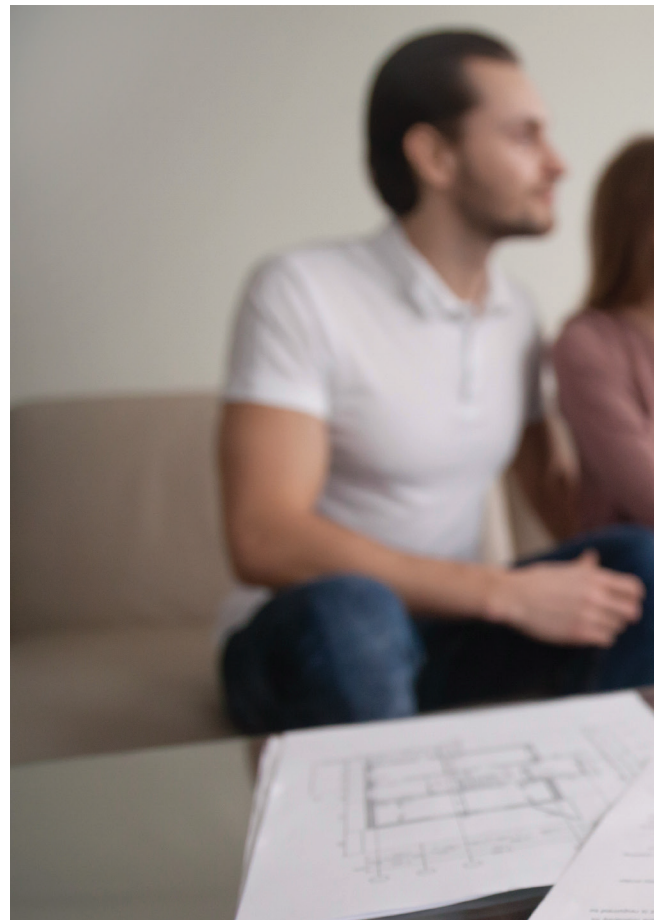
- **Compete with cash offers ... then lever up!**
- Up to 80% LTV
- **Valuation based on Purchase Price or Appraised Value**
- Can tap HELOC for purchase, then refi and pay back down
- **Full Doc or DSCR Options available**

Conforming Agency Products

- **No Minimum Loan Amount**
- 30 year Fixed Rate
- **No Prepayment Penalty**
- Delayed Financing based on current appraised value
- **Just 10% Down Payment on 1-unit Vacation Home properties**
- Negative Cash Flow is OK
- Purchase and Cash-Out or Rate & Term refinance
- **Creative loan structure & packaging to get it done!**

BRRR Financing Solutions

- **1 year & 2 year Bridge Loans for Fix n' Flip or Fix n' Refi**
- Up to 80% of purchase price / as-is appraised value
- **Plus finance 100% of renovation costs (CLTV not to exceed 90% of ARV)**
- Interest Only payments during rehab
- **FAST Closings!**



House Hacking

- **Only 3.5% Down on 2-4 unit Properties!**
- Specialty VA and FHA loan programs available
- **3% Down Payment options on SFR with “Granny Unit”**
- First Time Home Buyer programs
- **Seller Credits allowed up to 6% (9% if >25% down)**
- Non-occupying co-borrowers are ok
- Purchase and Cash-Out or Rate & Term refinance available
- **Use Boarder or Rental Income to help qualify!**

HELOC Options

- **Primary Residence up to 95% CLTV**
- Line Amounts up to \$500k (higher on a case-by-case basis)
- **Second Homes up to 80% CLTV**

Short Term Rental / AirBnB or VRBO Properties

- **Only 10% Down required for Vacation Homes**
- Full Doc or DSCR Options available
- **Options to Prove Rental Income without tax returns**
- Purchase and Cash-Out or Rate & Term refinance
- **Loan Amounts up to \$3 million**
- Optional Referral for Complimentary Tax Strategy Session with expert CPA

- **Interest Only during draw period**
- No Prepayment Penalty
- **Annual and Lifetime Adjustment Caps**
- Available in Texas up to 80% CLTV

Offerings available for qualified borrowers. Not all program offerings are guaranteed or applicable.



Find the best loan for
your next deal! Visit
EquityStrategiesTeam.com



The Equity Strategies Team powered by USA Mortgage helps real estate investors get the most out of a portfolio using a variety of financing strategies and loan products.



Visit us at EquityStrategiesTeam.com to book a financing Strategy Session soon!

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