

Top 3 Loan Programs for Short Term Rental Properties

RESIDENTIAL 1-4 UNITS

Do More with Real Estate. Let's talk about your options!
Visit equitystrategiesteam.com/contact-us/ or Call 833-476-9332

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

#1 Second / Vacation Home

- Only 10% Down Payment required
- Lever Up using personal income to qualify
- JUMBO Loans up to \$2.5mil available
- Up to 50% DTI
- 40 year Fixed Rate Option
- Gift Funds Allowed
- Interest-Only Option available
- Must occupy the property for some portion of the year

#2 Conventional Investment Property

- No Minimum Loan Amount
- 30 year Fixed Rate
- No Prepayment Penalty
- Delayed Financing Cash-Out
- Just 15% Down Payment on 1-unit rental property
- Negative Cash Flow is OK! No DSCR required.
- Market Rental Income Counts (even with no lease agreement!)
- Purchase, Cash-Out or Rate & Term refinance

#3 Investment Property Cash Flow Qualifier

- Qualify based on Long Term or Short Term Rental Income
- DSCR \geq 1.0 preferred
- No DSCR needed with 700+ FICO!
- No lease agreement required, vacant property ok
- No Personal Income / No Employment / No DTI needed
- As little as 20% Down / up to 80% LTV
- 40 year Fixed Rate & Interest Only Options
- ARM Products available
- No Limit on total number of properties
- Loans up to \$1.5 million, \$100K minimum
- Purchase, cash-out or rate-term refinance
- Properties can be in LLC's name
- Non-Recourse options available
- First Time Buyer options available
- Options to Qualify off AirDNA or AirBNB Reporting

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

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