



# Foreign Investors Want More Options

## Debt Service Coverage

- Up to 70% LTV
- 640 min credit score
- 100% Debt Service Coverage
- Loan amounts to \$5M *or more*
- Qualify using rental income of subject property
- 12 months PITIA reserves

## Second Home

- Qualifying using assets
- Up to 70% LTV
- 620 min credit score
- 50% max DTI
- Loan amounts to \$6M *or more*

## Most Programs Offer

- Only 1 appraisal needed to \$1.5M
- Purchase, Rate/Term and Cash-out refi
- 1-4 units, warrantable/non-warrantable condos
- If no US credit, minimum credit score is waived

## No Ratio

- Up to 65% LTV
- 640 min credit score (if available)
- Loan amounts to \$3M *or more*
- Rental income not required
- Reserves 12 months housing expense

**We help you say yes, when others say no.  
Call us today to learn more**

**Jeff LaVigne, Account Executive | (678) 831-5147**

[jeffrey.lavigne@sproutmortgage.com](mailto:jeffrey.lavigne@sproutmortgage.com)

Loan Scenario Desk 844.726.9490

