

Qualifying for conventional financing for a U.S. property can be challenging for Foreign Nationals due to traditional asset documentation requirements. This program serves non-U.S. citizen borrowers who want to buy or refinance an investment property. Borrowers can qualify based on the rental income of the property – credit scores are not required to qualify.

A CREDIT SCORE

## **GUIDELINES**

- · Loan amounts up to \$2.5 million
- · Qualify using debt service coverage ratio (DSCR)
- · No credit score or tradeline required
- · LTV up to 70% purchase/rate-and-term
- · DSCR as low as .75
- · Asset seasoning 30 days minimum in a U.S. banking institution
- · Fixed-and adjustable-rate mortgages available
- · Investment opportunity only
- · Interest-only option (not available in Texas)
- · Up to 10 financed properties

## **Atlantic Mortgage & Finance Corp NMLS 3915**

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Atlantic Mortgage & Finance Corporation arranges but does not make loans