

Flex I/O Loan

A short-term, interest-only loan.

Designed for investors seeking short-term financing with no prepayment penalties.



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Apply Now

Property Types, Terms, and Rates (Rate Not Locked & Subject to Change)

Investor 1-4 (SFR, Condo, and 2-4 Units) Tier Credit Score

		Purchase		Refinance	
		Rate	LTV	Rate	LTV
1	FICO ≥ 725	10.99%	75%	11.75%	75%
2	FICO 700-724	11.25%	75%	11.99%	75%
3	FICO 675-699	12.25%	75%	12.99%	75%

General Guidelines

Purpose	Purchase and refinance transactions.*
Loan Amounts	\$75K - \$2MM.
Term	24 months, interest only.
Credit Score	675 minimum.
Prepayment Premium	None.
Rate Buydown	1-point fee = .375% rate reduction. (Maximum .75% rate reduction.) Minimum Rate 8.49%.
Broker Fees	1% - 5%, Maximum is 5% of the loan amount, including all broker fees, percentage is based on the loan amount
Lender Fees	2% + underwriting fee of \$999.

Underwriting Guidelines

Lending	Locations nationwide. (For ineligible locations, contact your Account Executive for details.)
Experience	First Time Investor MAX 65% LTV.
Income Verification	Simple documentation.
Down Payment	Must be sourced.
Appraisal Process	Contact your Account Executive to learn about our streamlined process and cost.
Impounds	None.
Foreign Investors	65% maximum LTV.

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(v65) Effective 9/20/24 rev 1