

OWNER-OCCUPIED NO RATIO PROGRAM

► A flexible financing option for primary residences and second homes with no income or DTI verification required. Qualification is based on credit, LTV, and reserves, making it ideal for borrowers with strong assets but non-traditional income.

HIGHLIGHTS	
Eligible Properties	<ul style="list-style-type: none"> • Primary residences and second homes
Income/Employment Verification	<ul style="list-style-type: none"> • Not Required
DTI Calculation	<ul style="list-style-type: none"> • Not Required
First-Time Homebuyers	<ul style="list-style-type: none"> • Eligible
Qualification Based On	<ul style="list-style-type: none"> • LTV (Loan-to-Value), FICO, and Reserves
Max LTV	<ul style="list-style-type: none"> • 80%
FICO	<ul style="list-style-type: none"> • 660
Minimum Loan Amount	<ul style="list-style-type: none"> • This Program is best suited for loan amounts starting from \$300,000 and above
Max Loan Amount	<ul style="list-style-type: none"> • Up to \$2,000,000
Minimum Reserves	<ul style="list-style-type: none"> • 9-12 months • Cash-out qualifies as reserves • At least 4 months of PITIA (Principal, Interest, Taxes, Insurance, and Association) must be borrower's assets • Lower reserves may be accepted by exception
Gift Funds	<ul style="list-style-type: none"> • Allowed for down payment and closing costs • Not allowed for reserves

Consumer Disclaimers: The flyer is not a commitment or guarantee to lend; rates, fees, and credits are subject to change without notice; and some products and services are provided by a mortgage lender with whom Tag Lending Group has a business relationship.



CALL TODAY FOR DETAILS!

TAG LENDING GROUP

NMLS No. 2329372
Office 305-503-8655
info@taglendinggroup.com
335 S Biscayne Blvd Suite | 2809
Miami, FL 33131.

SCAN NOW!



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