



**CarringtonCorrespondent.com**

THERE'S POWER IN PARTNERSHIP

## NO PERSONAL INCOME USED TO QUALIFY Carrington Investor Advantage<sup>SM</sup>

Carrington's flexible Investor Advantage Program is our new loan program that can be the competitive edge you need to energize your business.

### CARRINGTON INVESTOR ADVANTAGE PROGRAM HIGHLIGHTS\*

- No personal income used to qualify\*\*
- Qualification based on property cash flow\*\*
- 2 years seasoning for foreclosure, short sale, bankruptcy or deed-in-lieu
- Up to 80% LTV, no DTI restrictions
- No limit on number of properties financed (5 with CMS)
- Loan amounts up to \$2 million
- Seller concessions to 2%
- First-time investors allowed
- Escrow waiver permitted
- No reserve requirement for the Investor Advantage Program
- 1x30 in last 12 month on housing history acceptable
- FICO down to 620
- Non-warrantable condominiums OK

[CONTACT ME TO LEARN MORE](#)

**CARRINGTON**  
MORTGAGE SERVICES, LLC  
**CarringtonCorrespondent.com**

**corrIQ**  
844-873-7010

\*Carrington's Investor Advantage applies to non-owner occupied business purpose loans only. Loan-to-value, debt service ratios and state restrictions apply. Speak to your Account Executive for additional details and requirements. Does not include: Co-ops, condotels, manufactured, unique properties, mixed-use properties, leaseholds, rural properties, log homes, agriculturally zoned, properties that provide income to borrower, farms or hobby/working farms, properties with oil, gas, or mineral rights, builder model leaseback, non-conforming zoning regulations that prohibit rebuilding, properties subject to rent control regulations. Not permitted: Gift funds, non-traditional credit, Texas refinances, rental income from a 1-unit primary residence or second home. Ineligible states: MA and ND. IL: ARM loans are not permitted in Cook, Kane, Peoria, and Will counties. NY: Loans require a minimum loan size of "conforming balance plus \$1." NY CEMA loans not permitted.

\*\*Other restrictions and qualifications may apply. Business income and assets along with a positive cash flow from the investment property may be required. Borrower must meet product guidelines, conditions, and underwriting requirements. Ask your Account Executive for details.

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CORRESPONDENT/CFA INVESTOR ADVANTAGE - 121218 - WH/CM733

