

*BEST RATE FINANCE*

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**DEBT SERVICE  
COVERAGE RATIO (non QM)**

Investment properties only

660+ middle credit score

No income or assets to qualify

Qualification =  $\text{Rent}/(\text{full mtg pmt PITI}) = 1.15\%+$

Minimum 6 months PITI reserves required

Interest only mortgage payments available

**PERFECT FOR  
INVESTORS/LANDLORDS**

**NO INCOME/CREDIT DEBT USED**

**NO GOVERNMENT RESTRICTIONS**