



Capital Alliance

Capital Alliance is an independent mortgage bank with a stable foundation. We provide a wide range of home financing products, many with unique features created in response to the expressed needs of our clients and their borrowers.

INVESTOR FLEX LOAN PROGRAM

Underwritten to borrower income or property income.



All Investor Flex loan programs feature:

- ❖ **Interest Only** available
- ❖ **Cash Out** options
- ❖ Can close as **Corporation** or **LLC**
- ❖ **Unlimited** number of financed properties

Program specific comparisons:

FULL DOCUMENTATION

- ❖ LTVs: *up to 80%*
- ❖ Loan amounts: *between \$75k - \$5mm*
- ❖ FICOs: *down to 540*
- ❖ DTI: *up to 50%*
- ❖ *One day out* of Chapter 13 Bankruptcy
- ❖ *One day out* of Short sale / DIL

DEBT SERVICE COVERAGE RATIO

- ❖ *Only* LTV, FICO, and DSCR required
- ❖ *Only* LTV, FICO (No ratio)
- ❖ Loan amounts: *between \$75k - \$5mm*
- ❖ LTV: *up to 80%*
- ❖ FICO: *down to 620*

Contact your Loan Specialist Today!

Capital Alliance
Office (415) 288-9575
Loans@Calliance.com
www.Calliance.com

24 MONTH BANK STATEMENT

- ❖ Loan amounts: *between \$75k - \$5mm*
- ❖ LTVs: *up to 80%*
- ❖ FICOs: *down to 640*
- ❖ DTI: *up to 50%*

12 MONTH BANK STATEMENT PERSONAL

- ❖ Loan amounts: *between \$75k - \$5mm*
- ❖ LTVs: *up to 80%*
- ❖ FICOs: *down to 640*
- ❖ DTI: *up to 50%*

