

## GROW YOUR PIPELINE WITH **85% LTV DSCR**



### PROGRAM HIGHLIGHTS

- 85% LTV for Purchase, Rate & Term Refi
- 75% LTV for Cash-Out
- Down to .75 with 70% LTV
- Loan amounts to \$3,500,000
- Down to 620 FICO
- Non-Warrantable Condos OK
- Business Purpose Lending – Broker license may not be required
- No Limit on Financed Properties
- Gift funds allowed
- Short term rentals! Airbnb, VRBO, Purchase, Rate & Term Refi, Cash Out
- 15, 30 and 40-year fixed terms, Non-Standard Terms Available

*Non-Standard Terms excluded on: Closed-End Seconds, HELOCs, DPA, CalHFA, and Non-QM 40-year term.*

*Persons in photos do not reflect racial preference and housing is open to all without regard to race, color, religion, sex, handicap, familial status or national origin.*

**Intended for use by real estate and lending professionals only and not for distribution to consumers.**

Brokers Choice Mortgage, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: 888.973.8210 | Brokers Choice Mortgage is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888-473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125. Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, WA, WI, WV, and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). Copyright 2025. Revised 11.20.24

