

# No-Balloon 30 Low-Doc Loan Rate Sheet

## 30-Year Fully Amortizing Rental Portfolio Product

### Interest Rates

DSCR		≥1.2, <1.3				≥1.3, <1.5				≥1.5			
LTV		≤60	60.01-65	65.01-70	70.01-75	≤60	60.01-65	65.01-70	70.01-75	≤60	60.01-65	65.01-70	70.01-75
Credit Score	≥740	7.40	7.75	7.85	7.95	7.20	7.55	7.65	7.75	6.90	7.35	7.45	7.55
	720-739	7.85	7.90	7.95	8.05	7.65	7.70	7.75	7.85	7.45	7.50	7.55	7.65
	700-719	7.90	7.95	8.05	8.45	7.70	7.75	7.85	8.25	7.50	7.55	7.65	8.05
	660-690	8.20	8.30	8.70	9.10	8.00	8.10	8.50	8.90	7.80	7.90	8.30	8.70
	630-659	8.40	8.65			8.20	8.45			8.00	8.25		

Debt-Service Coverage Ratio (DSCR) is calculated as monthly gross rents divided by monthly principal + interest + taxes + insurance + association dues (PITIA).

Minimum loan set-up fee is \$3,500 or 4 pts., whichever is greater. Closing fee is \$1,250. Minimum property value is \$60K. Property must be a C1-C4.

## No-Balloon 30, Low-Doc Landlord Loan

Build wealth by growing your rental portfolio with our new 30-year, fully amortizing loan product. With interest rates as low as 6.9% and LTVs up to 75%, we lead the industry in loans for landlords. Unlock cash out of existing properties or build your portfolio further, and never have to worry about a balloon payment. Like always, we promise a fast and easy close.

We lend in 34 states: AL, AR, CO, CT, FL, GA\*, IA, IL\*, IN, KY, LA, MD, ME, MI\*, MO, MS, MT, NC, NH, NJ, NM, NY, OH\*, OK, PA, SC, TN, TX, UT, VA†, WA, WI, WV & WY.

\*We do not lend in Cook County & Chicago, IL, Detroit & Flint, MI, Cuyahoga County, Dayton & Cleveland, OH. †Must close in an entity (LLC, partnership, corporation or non-profit).

- No Balloon
- Up to 75% LTV
- As Low As 6.9% Rates
- Fixed Rate for 7 Years
- \$60K Min. Property Value
- Low Doc
- No Income Verification
- 630 Min. Credit Score
- U.S. Investors Only
- Residential Single-Family Properties (1-4 Units)
- Close in Weeks, not Months
- Single Home or Portfolio
- Purchase or Cash-out Refi

**BENJAMIN**  
**ALEXANDER LLC**

Mather P. Leeds  
Benjamin Alexander LLC  
P.O. Box 771  
Berryville, VA 22611  
540-336-1900  
877-416-0405 Fax  
mleeds@Benjamin-Alexander.com  
www.Benjamin-Alexander.com

Your business is real estate investing, not jumping through hoops.  
Time to get back to business.