

No Ratio Loan Program

Invest in Real Estate Without Income Proof

The Challenge: When Traditional Loans Fall Short

Nancy is an experienced real estate investor who found the perfect property in a great location. But because the current rental income was low, traditional loan programs based on cash flow didn't work.

The Solution: The No Ratio Loan

Nancy used a No Ratio Loan—designed specifically for investment properties. With no income or employment verification required, she just needed a clean title, her down payment, and in some cases, reserves. The result? Fast, flexible financing to close the deal.

Highlights of the No Ratio Loan Program:

- Up to 75% Loan-to-Value (LTV) for Purchase
- Up to 75% LTV for Rate/Term Refinance
- Up to 70% LTV for Cash-Out Refinance
- Minimum 600 FICO Score
- Loan Amounts Up to \$2 Million
- For Investment Properties Only (Non-Owner Occupied)

Why This Loan Works:

If you're an investor who doesn't meet traditional income or cash-flow requirements, this loan offers a simpler way to finance or refinance your next deal.

PROGRAM HIGHLIGHTS

- Up to 75% LTV for Home Purchases
- Up to 70% LTV for Cash- Out Refinances
- Minimum 600 FICO
- Loan Amounts Up to \$2M



Call today to learn more about the No Ratio loan program.



Rick Cabezas

CEO at VM Capital Partners, Inc.

Phone: (954) 606-6600

Mobile: (323) 454-3757

Email: ceo@vmcapital.info

Web: vmcapital.info

