



# the **NONI**™

/ No-Nee /

Powered by **the Lender**

## NON OWNER NO INCOME

- **No Pricing Adjustments!**  
for cash-out, units, IO, or condo
- **Gift Funds Allowed**
- **3 Credit Tiers** 680+, 640-679, & 620-639
- **\$3,500,000** Max Loan Amount
- **\$2,000,000** Max Cash Out
- **80%** Max LTVs
- **620** Minimum Credit Score
- **Qualification** DSCR  $\geq$  1.0
- **Financed Properties** No Limit on Number of Financed Properties
- **3 Year Seasoning** Foreclosure, Short Sale, Loan Modification, Deed in Lieu & Bankruptcy
- **Terms:** Fixed, ARM & Interest Only Options
- **Soft Prepay** Available
- **No Reserves**



EQUAL HOUSING  
OPPORTUNITY