

# A Low Doc Option for Your Investor Clients

## GLACIER INVESTMENT LOW DOC LOAN

### BENEFITS

- ✓ A great niche for your investor-focused business
- ✓ Give property investors options they can't easily find
- ✓ Very light documentation required
- ✓ Excellent alternative to hard money lenders

### SPECIAL FEATURES

- ✓ No income or employment verification required
- ✓ No reserves required: verify only the assets needed to close
- ✓ No maximum number of financed properties
- ✓ Only 24 months seasoning from foreclosure, short sale, deed in lieu, or bankruptcy
- ✓ Foreign nationals OK
- ✓ 3/1 ARM, IO payment option available

Loan Amount	Minimum Credit Score	Purchase	Rate/Term	Cash Out DSCR* >/= 1.25	Cash Out All Else
< \$1,000,000	720	75%	75%	70%	65%
	700	75%	75%	70%	65%
	680	70%	70%	70%	65%
	660	70%	70%	65%	60%
	640	70%	70%	65%	60%
\$1,000,000 - \$1,500,000	720	70%	70%	65%	60%
	700	70%	70%	65%	60%
	680	65%	65%	60%	55%
	660	65%	65%	60%	55%
	640	65%	65%	60%	55%

**blustream**  
— L E N D I N G —

**Call the Blustream team  
now at 888-415-1620!**



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