

# EZ Investor Loan Checklist



This checklist is a tool to help you determine if your loan meets the basic qualifications for our EZ Investor loan program.

Qualifier	YES! My Loan Qualifies	NO- My Loan Doesn't Qualify
Loan Purpose	Business	Consumer
FICO Score	740 FICO and Above	Below 740 FICO
Borrower Type	Investor	Owner-Occupant/2 <sup>nd</sup> Home
Property Type	Improved Residential	Vacant Land, Condotel
Rental Income	Can Be Verified	Cannot Be Verified
Retirement Income	Can Be Verified	Cannot Be Verified
Liquid Assets	Equals 6x Income on Application	Less Than 6x Income on Application
Properties Financed	10 Properties or Less	11 or More Properties
Borrower Status	U.S. Citizen, Permanent Resident Alien or Foreign Borrower with FICO & U.S. Credit	Foreign Borrower with No U.S. Credit
DTI	43% or Less	Greater Than 43%
Mortgage Payments	0x30 Mortgage Lates in Past 12 Mos 0x60 Mortgage Lates in Past 24 Mos	30-day Mortgage Lates in Past 12 Mos 60-day Mortgage Lates in Past 24 Mos
Bankruptcy/Foreclosures	None in Past 7 Years	Any Within Past 7 Years
Construction	Construction-Permanent Loan	Construction-Only Loan
Lava-Zone Area	Zone 3 and Above	Zone 1 and 2
Down Payment Source	Borrower's Own Funds	Gift Funds
Self-Employment	2 Years or Longer	Less Than 2 Years
<b>Residential-Zoned Properties</b>	<b>YES! My Loan Qualifies</b>	<b>NO- My Loan Doesn't Qualify</b>
Up to \$750,000	60% LTV	LTV Above 60%
\$750,001 - \$1,000,000	55% LTV	LTV Above 55%
\$1,000,001 - \$1,500,000	50% LTV	LTV Above 50%
<b>Agricultural- Zoned Properties</b>	<b>YES! My Loan Qualifies</b>	<b>NO- My Loan Doesn't Qualify</b>
Up to \$300,000	60% LTV	LTV Above 60%
\$300,001 - \$500,000	55% LTV	LTV Above 55%
\$500,001 - \$ 750,000	50% LTV	LTV Above 50%



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