



Marques Commercial Capital is a nationwide lender, specializing in financing investment properties. Your clients deserve better options:

Quick Fix			
Investor 1-4			
Non-owner Occupied SFR, condo, 2-4 units			
Tier	Loan to Value	Interest Rates Only	LTV
1	FICO <= 700	9.50%	76%
2	FICO 650-699	9.75%	76%
3	FICO < 650	10.75%	71%

General Guidelines	Purpose	Purchase, Rate-Term Refinance, Cash-Out Refinance
	Origination Fees	5%
	Term	1 year Interest Only
	Credit Score	No Minimum
	Loan Amounts	75k - \$2MM
	Prepayment Premium	Minimum 4 months Interest
	Location Add-on	add 1.50% to Start Rate for Properties located in: CT, DE, FL, HI, IA, ID, IL, IN, LA, ME, NJ, NM, NY, OH, OK, PA, SC, WI
	Rate Buydown	1 pt. fee = .50% rate reduction (Maximum 1%)
Underwriting Guidelines	Lending	Locations Nationwide (Ineligible locations contact your loan officer for details)
	Experience	No experience = Tier 3
	Income Verification	Simple Documentation
	Down Payment	Must be sourced
	Reserve Requirements	Proof of 3 months post closing reserves
	Appraisal Process	Contact your Account Executive to learn about our streamlined process and cost
	Impounds	None
	Foreign Investor(s)	50% maximum LTV

****See Licensing Matrix for Broker Requirements**

Matrix Date 7/17/17

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