



Simplifying Financing with Common Sense

DSCR

Castor Financial's DSCR loan program streamlines financing for real estate investors with a focus on property cash flow, not personal income. Qualify borrowers with DSCR as low as 0.75, allowing you to unlock opportunities for clients building their investment portfolios. Contact us today to learn more about simplifying financing for your investor clients.



PROGRAM HIGHLIGHTS

- Loan Amounts up to \$2 million
- No Income, No Employment
- DSCR as low as 0.75 on Purchases
- 30 yr Fixed or 30 yr Fixed w/ 10yr I/O
- Interest Only Option
- Qualify with I/O Payment
- Cash Out Options Available
- 100% of Airbnb/VRBO Ledgers Okay
- Eligible for Non-Permanent Residents & Foreign Nationals
- First Time Investors Okay
- No License Required in Multiple States

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This is not an offer for credit, nor a commitment to lend. Loan approval and rates are dependent upon applicant's credit, collateral, financial history and program availability at time of origination. Programs and rates are subject to change without notice and may or may not be available at the time of loan commitment or lock-in. Not all applicants qualify. Information provided is intended solely for licensed mortgage professionals. Castor Financial dba of West One Capital Group Inc. NMLS 982017 - CA DRE 01366098 - CA DFPI 41DB0-46556. Loans made or arranged pursuant to a California Financing Law license. For complete licensing information, visit: <https://www.castorloans.com/licensing> Equal Housing Lender. 4 Hutton Centre Drive, Suite 730; Santa Ana, CA 92707 Copyright©2024. All Rights Reserved.



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NO RATIO

Castor Financial empowers brokers to serve homebuyers with robust financial assets. Our No Ratio loan simplifies financing by eliminating income and employment verification requirements when a borrower's total asset value surpasses the loan amount. Unlock homeownership opportunities for a wider range of qualified clients. Contact us today to learn more!



PROGRAM HIGHLIGHTS

- Loan Amounts up to \$3 million
- No Income, No Employment
- No Withdrawing or Pledging Assets LTV
- up to 75% 30 yr Fixed or 40 yr Fixed
- w/ 10yr I/O Interest Only Option
- Available Max Cash Out up to \$1 million
- Proceeds Can Be Used for Reserves
- Non-Permanent Residents & ITIN Okay

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BANK STATEMENTS

Castor Financial cuts through the red tape for self-employed borrowers and business owners. Our Bank Statement loan simplifies financing by utilizing recent bank statements to verify income, eliminating the need for tax returns. Get your clients the fast and flexible financing they deserve. Contact us today to learn more!



PROGRAM HIGHLIGHTS

- Loan Amounts up to \$3 million No Tax
- Returns Required Combine Personal &
- Business Statements Only 12 Month
- History Required Blend with W2 & Asset
- Depletion LTV up to 90% 30 yr Fixed or
- 40 yr Fixed w/ 10yr I/O Interest Only
- Option Available Max Cash Out up to
- \$1 million Proceeds Can Be Used for
- Reserves Non-Permanent Residents &
- ITIN Okay Exceptions Encouraged
-
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ASSET DEPLETION

Castor Financial offers a flexible approach to asset-based lending with our Asset Depletion Loan. Unlike traditional programs, there's no minimum asset value requirement, and we consider a blend of income streams to qualify borrowers. Unlock financing opportunities for clients with diverse financial profiles. Contact us today to learn more!



PROGRAM HIGHLIGHTS

- Loan Amounts up to \$3 million
- Divide Eligible Assets Over 36 months Blend with W2 & Bank Statements No Minimum Asset Value Required LTV up to 90% 30 yr Fixed or 40 yr Fixed w/ 10yr I/O Interest Only Option Available Max Cash Out up to \$1 million Proceeds Can Be Used for Reserves Non-Permanent Residents & ITIN Okay Exceptions Encouraged

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