



**APARTMENT
LENDING
CORPORATION™**
www.aptlending.com



**Stated, No Doc, No Taxes, No W-2, No
Lowest Rate Sheet
Fixed Rates with 30 years amortizations
Loans From: \$100,000 to \$5,000,000
Foreign Nationals with a SSN or ITIN and a US Residence**

NOO 1-4 Units NOO Condo	5+ Unit Apts Mixed-Use Assisted Living	Auto, Office, Office Condo Retail, Self-Storage Warehouse
Max 70% LTV Max 80% CLTV	Max 75% LTV Max 80% CLTV	Max 70% LTV Max 80% CLTV

3 Year Fixed Rates

Amortization/term 30 yrs

Mid Score ≥ 750	7.24%	7.24%	7.74%
Mid Score 700-749	7.49%	7.49%	7.99%
Mid Score < 700	7.99%	7.99%	8.49%
PPP 3,3,3			

8 Year Fixed Rates

Amortization/term 30 yrs

Mid Score ≥ 700	7.99%	7.99%	8.49%
Mid Score 700-749	8.24%	8.24%	8.74%
Mid Score < 700	8.74%	8.74%	9.23%
PPP 5,5,5,5,5			

Loans <\$250K add .50 to rate to above programs

Lender Fee: 3.00%

For Fee buy down add .50% to rate per 1% in Fee Discount

Pre-Payment Penalty Buydown: For each year of buydown add 1% to start rate for 1% in Fee

Minimum population per city/town is 25K or 3K if the city is within a 25 mile radius of a population of 100k or more

Non Owner Occupied:

SFR and Residential Condo Rentals Max Loan Amount: \$750K

1-4 Unit, Max 70% LTV, Student Housing requires a Master Lease per unit

Investor 1-4 loans > \$1MM = 65% Max LTV

Discharged BKs OK with 2 years Seasoning

No tax returns, No W-2's

No 12 months bank statements

No 4506T and No Global Cash Flow

Mid Score 650+ with Max LTV

Mid Score 620+ with ≤50% LTV

We are a Lender that finances with No Income, No Asset and No Tax Verification. Although we are not going to verify the information, we still want to see complete applications to input into our files for our investor audits.

Apartment Lending Corporation™ since 1997
www.aptlending.com 303-771-1031 info@aptlending.com
9800 Mount Pyramid Court, Englewood, CO 80112
2945 Townsgate Road, Westlake Village, CA 91361
822 N A1A Highway, Ponte Vedra Beach, FL 32082
1201 N.W. Briarcliff Parkway, Kansas City, MO 64116
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Stated Pre-Qualification Checklist Conditional Loan Approval (CLA)

**Download Documents onto your computer, save and then fill them out.*

Property Information

1. [*Click Here to download Type-In Document](#) Loan Registration.
2. [*Click Here to download Type-In Document](#) Executive Summary.
3. Current P&L on Property.
4. Current Rent Roll.
5. Last two years of Operating Statements.
6. Color pictures of Outside Front, Sides and Back of subject property.

Borrower Information

1. [*Click here to download](#) 1003 Loan Application. Must be typed-in.
2. Purchase Contract if Applicable.
3. Current Credit Report with all three scores less than 60 days old.
Borrower pulls their own full credit report with three (3) scores from this link:
www.myfico.com/products/three-bureau-credit-report/

How to send the package to us

1. Email pdf attachments to: info@aptlending.com
2. Please do not stack all docs into one attachment.
3. Separate attachments and label each one separately.

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