



*You Have
Dreams, We
Have the
Solutions*

MMS Mortgage Services offers FHA Purchase Financing (3.5% DOWN)

Highlights:

- **580 FICO min.**
- Homeowner education (at least one borrower) required
- Follow FHA guidelines and DU findings
- Non-occupying co-borrowers allowed
- NO income cap
- Ratio & term refi 97.75% LTV
- Cash out refi 80% LTV

MMS Mortgage Services offers Non Owner, No Income Loans

Highlights:

- Residential investments of 1-4 units, and 5-8 units coming soon!
- There is NO debt to income ratio- 'No Income'
- Max LTV is 85%
- FICO as low as 600
- Debt service covered by rent
- Loans to 3.5M

The Best No Income No Ratio loan

A 'No Ratio', meaning even if the rental income on the property does not cover the payment we can still qualify you for the loan.

Highlights:

- FICO as low as 620
- There is NO debt to income ratio- 'No Income'
- Loans to \$2.5M
- Up to 75% LTV

**Scan to earn your borrower a
\$600 closing cost voucher**

