

It's time to say goodbye.

Kiss tax returns, W-2s, hard money loans, and long waits good riddance. **Introducing Embrace Doc Lite loans.** Also known as Debt Service Coverage Ratio (DSCR), our new loans require no personal income documentation. You qualify with the income from your rental property instead. This makes the entire process easier and faster.

DOC LITE HIGHLIGHTS:

- Easy process – tax returns and W-2s not required
- Quicker closing than most other investment properties
- Typically lower rates and fees than hard money loans
- Up to 20 financed properties allowed – many programs limit borrowers to six
- 30-year loan option – hard money loans average ten years or less
- Loans for business purposes only – may not be used for personal, family, or household purposes
- Title can be vested in an LLC

Talk with an Embrace loan consultant today.

855.612.9444

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home loans



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