



**PINEYRO**  
CAPITAL GROUP

State of Florida  
NMLS# 420112



# NON OWNER NO INCOME

**Pineyro Capital Group Inc. NMLS# 420112** specializes in funding real estate investors with our business purpose DSCR loan. Using the property's DSCR, we qualify loans based on cash flow and market rents. If rental income meets or exceeds mortgage payments, the property qualifies for our investor loan.

## Program Overview

- **NO** 4506T, **NO** Tax Returns, **NO** W-2s or **NO** Paystubs
- First Time Investors **Allowed**
- Multipurpose LLC **Allowed**
- **Loan Amounts** to \$3.5 Million
- Ability To **Use Above Market Rents** (With Supporting Documentation)
- **Maximum 85% LTV** (Minimum 720+ FICO)
- **Foreign Nationals** Allowed
- Negative **DSCRs** OK
- **NO LTV Restrictions** on 2-4 units
- FICOs As Low As **620**

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