



Gateway NOO guides

1 and 2 unit properties - Purchase and R/T-LCO Only:

- Must be approved/eligible
- 620 score 75%<
- 680 score 75-80%
- 80% Max LTV on any NOO
- 55% Max DTI on any NOO
- Continuance of Obligation on any NOO
- 6 month title seasoning on R/T-LCO
- Max of 4 Properties owned on any NOO

1 and 2 unit properties – Cash Out:

- Must be approved/eligible
- 700+ Score
- 80% Max LTV
- 12 month title seasoning

3 and 4 unit properties - Purchase and R/T-LCO Only:

- Must be approved/eligible
- 75% Max LTV
- 660+ Score

3 and 4 unit properties – Cash Out:

- Must be approved/eligible
- 680+ Score
- 12 month title seasoning
- 70% Max LTV

