

Debt-Service Coverage Ratio Loans

Financing Built for Investors

Real estate investors and property owners have greater flexibility and control with DSCR* loans. Secure financing based on your properties' actual income and expenses. This allows for irregular income streams. As long as your properties generate enough cash flow to repay the loan.



Program Highlights



Mortgage Specifics

Up to 80% LTV purchase and cash-out or rate term refinance. Minimum DSCR* 1.0.



Property Details

Non-warrantable condos allowed. Properties can be in LLC's name.



Loan Limits

Loans up to \$1.5 million. No limit on total number of properties.



Term Notes

40-year fixed rate interest-only available.

Check if you're eligible

- Borrowers must have credit score above 640
- No personal income / employment required
- Qualifications based on property cash flow

*DSCR - Debt Service Coverage Ratio: Rent/Mortgage



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