

# Flexible DSCR Solutions for Investor Residential Properties



## DSCR Lending Highlights

<b>Loan Amount</b>	\$100,000 - \$3,500,000
<b>Property Types</b>	Single Family Residences (Non-Owner Occupied) 2-,3-, or 4-Unit Residential Properties Short-Term Rentals (Airbnb, VRBO, etc.) Portfolio Loans on 1-4 Unit Properties
<b>Terms</b>	Fixed Rate 30-Year 5/6, 7/6, 10/6 Adjustable Rate 5-Year Interest Only
<b>LTV</b>	\$100,000 - \$999,999 = Maximum 80% LTV \$1,000,000 - \$1,999,999 = Maximum 75% LTV \$2,000,000 - \$3,500,000 = Maximum 65% LTV
<b>DSCR Minimums</b>	Minimum DSCR 0.85x
<b>Credit Score</b>	620 Minimum
<b>Credit Events</b>	No Short Sale/DIL/Modification in Last 24 Months No Bankruptcy/Foreclosure in Last 36 Months
<b>Program Highlights</b>	No Tax Returns Required Vacant Properties Allowed
<b>Submission Requirements</b>	Loan Application Credit Authorization
<b>State Footprint</b>	All States Except: CA, MI, MN, ND, NV, SD, VA, and VT

## Contact Us



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