

DSCR

Investment Property Financing Made Easy



Qualification

- Qualify Using Subject Property Income ONLY
- Minimum 1.10x or higher DSCR
- No DTI¹ or Global Calculated
- No Tax Returns or W2s required. Not a Bank Statement Program.
- No statement/verification of income or employment needed

Asset Verification

- 1 Month Bank Statement (covering at least 30 days)
- Cash-Out Proceeds May Be Used Towards Reserves²
- 100% Gift funds allowed for down payment and closing costs

Other Program Highlights

- Purchase & Rate/Term Refinance up to 75% LTV
- Cash-out refinance max \$500,000 cash in hand
- 1-4 Units, Condos, PUDs
- Loan Amounts up to \$2,000,000
- Minimum 680 FICO
- 5/6 ARM², 15- or 30-Year Fixed For subject properties in the following States* are limited to ARM³ products ONLY: AK, DC, IL**, KS, MI, NJ**, NM, RI, PA.
**Properties located in HI Lava Zones 1 & 2 are not eligible*
***Fixed rate option available for LI & NJ for loans that are closed in name of Corp or LLC.*
- Corporations and LLCs Accepted
- First time homebuyers eligible

Eligibility requirements, exclusions & other terms & conditions apply.

