



# Debt-Service Coverage Ratio Loan (DSCR)

Investor

## Qualification

- Qualify Using Subject Property Income **ONLY**
- Minimum 1.10x or higher DSCR
- **No DTI<sup>1</sup>** 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 Reserves<sup>2</sup>
- **100% Gift funds allowed** for down payment and closing costs

## Other Program Highlights

- Purchase & Rate/Term Refinance **up to 75% LTV<sup>3</sup>**
- 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 ARM<sup>4</sup>, 7/6 ARM, 15- or 30-Year Fixed
- For subject properties in the following States<sup>5</sup> are limited to ARM 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 home buyers eligible**

Eligibility requirements, exclusions & other terms & conditions apply.

<sup>1</sup>Debt-To-Income   <sup>2</sup>Reserve requirements subject to loan amount   <sup>3</sup>Loan-To-Value   <sup>4</sup>Adjustable-Rate Mortgage   <sup>5</sup>Properties located in HI lava zones 1 & 2 are not eligible

All lending products are subject to credit & property approval. Rates, program terms & conditions are subject to change without notice. Not all products are available in all states or for all amounts. This does not represent an offer to enter into a loan agreement. Other requirements, restrictions & limitations apply. Information is accurate and effective as of October 31, 2025 & is subject to change without notice.

