

DSCR Investor Cash Flow

No traditional income verification needed. This is our primary product for investor loans; a collateral based business purpose loan.



Program Highlights

- Minimum DSCR of 1 required to qualify
- Max loan amounts up to \$2,000,000
- FICO down to 660
- Up to an 80% LTV on Purchase, Rate/Term Refinances, and Cash-Out up to 70%
- Cash-Out up to \$500,000, proceeds can be used for reserve requirements
- SFR, PUD, Townhomes, 2-4 units, Condos, Non-Warrantable Condos, and Rural
- 30-Year Fixed and 5/6 ARM with a 10-Year interest only option
- Short-term rental income allowed with 12-month documented history
- Foreign Nationals allowed up to 65% on Purchase, Rate/Term Refinances, and Cash-Out up to 60%
- First-time investors allowed up to 70% LTV
- Up to 2% seller concessions allowed towards closing