



DSCR Loans

(1-4 Units)

MIN 620 FICO - UP TO 80% LTV

- ✓ No deposit sourcing
- ✓ No minimum DSCR Ratio up to 75% LTV
- ✓ No tradeline requirement w/ 3 credit scores
- ✓ Unlimited cash in hand $\leq 65\%$ LTV
- ✓ \$1,000,000 cash in hand $> 65\%$ LTV
- ✓ SFR, Condotels, Condos, 2-4 up to 80% LTV
- ✓ Cash-out used for reserves
- ✓ AIR DNA income accepted
- ✓ Loan amounts up to \$3.5m
- ✓ Unlimited 30 days lates allowed.
- ✓ Vacant properties allowed
- ✓ Rural properties up to 20 acres allowed
- ✓ 2 months reserves