# STREAM MORTGAGE LSCorrespondent.com

# **DSCR: Loans For the Residential Real Estate Investor**

Debt Service Coverage Ratio loans are a great alternative for the borrower that may otherwise not qualify due to their use of business write-offs and deductions.

# 85% LTV for Purchase Loan amounts to \$1,500,000 **Non-QM DSCR for Investors** Down to 720 FICO **Investment Properties only** No Limit on Financed Properties Non-QM DSCR .75 Ratio 70% LTV for Purchase and Rate & Term Refi 65% LTV for Cash-Out Refi Max loan amount \$3,000,000 No limit on Financed Properties 1 – 4 family properties and condominiums · Leasehold properties are eligible permitted

#### Down to 640 FICO

- Non-Warrantable Condos OK
- Investment Properties only
- Gift funds Ok
- No Max on financed properties

## LSMCorrespondent@LSMortgage.com

## 833.311.0126

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### Non-QM DSCR 85% LTV

- DSCR = Gross Income divided by PITIA
- Max loan amount \$3,500,000
- 1 4 family properties and condominiums
- permitted
- 85% LTV for Purchase. Rate & Term
- 75% LTV for Cash-Out
- Down to 620 FICO
- Non-Warrantable Condos OK
- Investment Properties only
- · Gift Funds allowed