

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.

Non-QM DSCR for Investors

- DSCR = Gross Income divided by PITIA / ITIA
- 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
- No limit on Financed Properties
- Leasehold properties are eligible
- 6 total DSCR program offerings!

Non-QM DSCR 85% LTV

- 85% LTV for Purchase
- Loan amounts to \$1,500,000
- Down to 720 FICO
- Investment Properties only
- No Limit on Financed Properties

Non-QM DSCR .75 Ratio

- 75% LTV for Purchase and 70% Rate & Term Refi
- 65% LTV for Cash-Out Refi
- Max loan amount \$3,000,000
- 1 – 4 family properties and condominiums permitted
- Down to 640 FICO
- Non-Warrantable Condos OK
- Investment Properties only
- Gift funds Ok
- No Max on financed properties

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Non-QM DSCR Fusion

- Qualifying Ratio: Rental Income + Asset Utilization ÷ PITIA or ITIA
- Max loan amount \$2,500,000
- Asset you can use: 401K, Retirement Accounts, Cash in the bank, stocks, bonds, IRAs, Mutual funds
- 2-4 Unit properties and Condominiums permitted
- 80% LTV for Purchase, 75% LTV for R/T
- 70% LTV for Cash-Out Refi
- Down to 680 FICO
- Investment Properties Only
- Cash-Out can be used as reserves

Non-QM DSCR No Ratio

- 70% LTV for Purchase
- 65% LTV for Rate/Term, 60% LTV Cash-Out
- Down to 700 FICO
- Gift Funds Allowed
- No Limit on Financed Properties
- Short Term Rentals and Temporary buydowns not allowed
- Cash-Out can be used as reserves

Non-QM DSCR Foreign National

- For Non U.S. Citizens
- Loan Amounts up to \$2 million
- Credit scores starting at 680

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