

NON-QM LENDING SOLUTIONS

DSCR

Residential Real Estate Investor



★ HIGH LTV!

85%
MAX LTV - PURCHASE

\$3.5M
MAX LOAN AMOUNT

620
MIN FICO SCORE

80%
MAX DTI - C/O

Six DSCR Programs for Investors

Select	Core	Fusion	Sub 1	No Ratio	FN
1.25	1.0	>.75 -.99	>.75	<.75	1.0
Ratio	Ratio	*assets	Ratio	Ratio	Ratio

- ITIN Borrowers (Core)
- Short Term Rentals (Core)
- Flexible Terms (Interest Only, 40 year, ARM)
- Flexible Credit Events (Core)
- Less than 6 months cash-out options!

- Non-Warrantable Condos (Core, Fusion, Sub 1, No Ratio)
- Vacancy up to 70% LTV (Select, Core, Fusion, Sub 1)
- Unlimited Cash-in-hand - see matrix
- Gift Funds / Gift of Equity OK
- 5-8 DSCR product (separate matrix)

Persons in photos do not reflect racial preference and housing is open to all without regard to race, color, religion, sex, handicap, familial status or national origin.

Send scenarios or reach out to your dedicated Sales Manager
at LSMCorrespondent@lsmortgage.com

LSCorrespondent.com

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