

Help your borrowers **buy more property**

Choose a mortgage that's built for expansion!

The DSCR Solutions Loan makes it easy for borrowers interested in starting or adding to their portfolio.

Our DSCR loan program utilizes the gross rental income for qualifying income

Features and benefits:

- Non-Owner Occupied Investment Properties Only
- DSCR = Gross Rental Income / PITIA
- No Minimum DSCR Ratio required (Credit score and LTV restrictions apply)
- Short term and Long term rental income
- Multiple borrowers allowed—use primary wage earner credit score to qualify (primary wage earner minimum credit score 660)
- Loan amounts from \$125,000 to \$2,000,000 (credit score and LTV restrictions apply)
- Max LTV up to 80%
- SFR, Condos, & 2-4 units allowed
- Non-warrantable Condo options
- 1st Time Investors Allowed!
- Low reserve requirement, min 3 months
- Cash out can be used as reserves
- No Additional reserves required on other financed properties
- Maximum financed properties is 20 residential properties
- Exceptions allowed with compensating factors!
- Purchase, Rate/Term & Cash Out



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