



DSCR | Rental Income Mortgage

Current or projected rent on the subject investment property is used to qualify. No personal income or tax docs needed! DSCR is an easy, low-doc investment loan to finance long & short-term rental properties and to build cash-flowing portfolios!

DSCR Highlights

- DSCR (debt service coverage ratio) use current or projected property cash-flow to qualify 3 ways: positive cash-flow, negative cash-flow, and no-ratio cash-flow
- Long-term rental, m-m, and Airbnb/short-term rental income used
- 1-4 & 5-30 unit investment properties (30+ multifamily available)
- Mixed-Use allowed
- Credit score: 600+ and modest financial reserves
- Low document loan w/ NO personal income documents required!
- Purchase, refinance, and cash-out mortgages
- Loan-Value (LTV) percentage ranges up to 80% depending on number of units, FICO, DSCR (rental) ratio on subject property, and size of loan
- Quick closings: 3 4 weeks
- Loans range: \$75K to \$5M+
- No mortgage insurance. Interest-only avail. Foreign National & Work Visa eligible

Online Application | Secure Doc Uploads | Mobile App | Email/Text Loan Updates!

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DSCR Mortgage

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