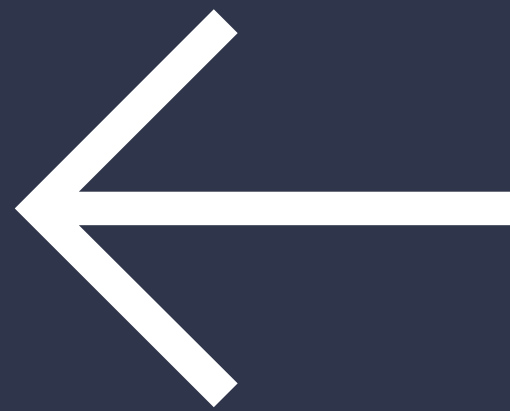


EVERYTHING YOU NEED TO KNOW ABOUT DSCR LOANS



LAVATA HAGGER
MORTGAGE CONSULTANT
NMLS# 734982



THE DSCR LOAN WAS DESIGNED FOR INVESTMENT PROPERTIES.

THE PROPERTY'S DSCR (DEBT-SERVICE COVERAGE RATIO) IS USED TO QUALIFY THE LOAN, MEANING THE LOAN IS QUALIFIED BASED ON THE PROPERTY'S ABILITY TO CASH FLOW AND MARKET RENTS.

THE POTENTIAL RENTAL INCOME IS COMPARED TO THE PROPOSED MORTGAGE PAYMENT. IF THE RENTAL INCOME IS EQUAL TO OR GREATER THAN THE MORTGAGE PAYMENT – THE PROPERTY IS QUALIFIED FOR A DSCR INVESTOR LOAN.

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DSCR IS CALCULATED BY:

GROSS RENT / *PITIA = DEBT SERVICE COVERAGE RATIO

PITIA - PRINCIPLE, INTEREST, TAXES, INSURANCE, AND ASSOCIATION DUES (IF APPLICABLE)

**CREDIT CAN GO AS LOW AS 620 FICO AND THE
DOWNPAYMENT CAN RANGE ANYWHERE FROM 15-25%.
BOTH ARE SUBJECTED TO THE LENDER.**

**THE TITLE CAN BE HELD IN YOUR NAME, AN LLC, S-CORP,
C CORP, OR TRUST. *CLOSING IN YOUR BUSINESS
NAME CAN HELP BUILD BUSINESS CREDIT.**

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**THERE IS NO LIMIT ON THE NUMBER OF PROPERTIES FINANCED,
BUT 4+ PROPERTIES MAY REQUIRE ADDITIONAL REVIEW.**

**SINGLE FAMILY, CONDOS, 2-8 UNITS, TOWNHOMES, ARE A FEW
PROPERTIES ELIGIBLE FOR THIS LOAN TYPE.**




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**30 YR FIXED, 40 YR FIXED WITH I/O
(INTEREST-ONLY), & 7/6 ARM
(ADJUSTABLE-RATE MORTGAGE)
TERMS ARE AVAILABLE. *INTEREST-
ONLY OPTIONS ALSO AVAILABLE.**

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 **GUESS WHAT?
YOU DON'T NEED TAX
RETURNS, W-2S, OR
PAYSTUBS TO
QUALIFY.**

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THIS LOAN CAN BE USED TO PURCHASE A NEW PROPERTY AND TO REFINANCE EXISTING PROPERTIES. CASH-OUT REFINANCE OPTIONS ARE ALLOWED AS WELL.

ALREADY HAVE SHORT-TERM RENTAL INCOME FROM AN EXISTING PROPERTY? SHORT-TERM RENTAL INCOME CAN BE USED TO SATISFY THE DSCR REQUIREMENTS.



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WHAT STATES OFFER DSCR LOANS?

DSCR LOANS ARE CURRENTLY OFFERED
NATIONWIDE, BUT DON'T WAIT TO ACT AS
THINGS IN THE MARKET FREQUENTLY CHANGE.

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HOW TO PREPARE

LENDERS REQUIRE ANYWHERE FROM 0-12 MTHS RESERVES, MEANING YOU MAY NEED TO HAVE A CUSHION OF UP TO 12 MTHS MORTGAGE PAYMENT IN LIQUID ASSESTS.

REMEMBER, THIS IS AN INVESTMENT. THE GOAL IS TO MAKE A RETURN. BUY IN MARKETS THAT YEILD THE GREATEST RETURNS OR YOU WILL NOT CASHFLOW.

WITH THIS LOAN TYPE BECOMING WILDLY POPULAR, LENDERS ARE FREQUENTLY CHANGING GUIDELINES. CONTACT A MORTGAGE CONSULTANT TO HELP PAIR YOU WITH THE BEST LENDER FOR YOUR SCENARIO.

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READY TO INVEST?

**TEXT "READY" TO 469-472-7103
FOR YOUR FREE CONSULTATION**

POWERED BY KAIROS MORTGAGE SERVICES, LLC.
CORP NMLS#2397062



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