

DSCR Loans: 5+ Unit Multifamily & Mixed-Use *Scale Your Portfolio with Flexible Investor Financing*

Program Highlights:

- No tax returns or W2s required
 - Qualification based on **property income only**
 - DSCR: Minimum **1.00** (can go lower with strong compensating factors)
 - Non-recourse available
 - Interest-only, Fixed or ARM terms
 - Loans from **\$250K to \$10M+**
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Eligible Property Types:

- 5+ Unit Multifamily
 - Mixed-Use (50%+ Residential)
 - Student Housing
 - Senior Housing
 - Mobile Home Parks (w/ or w/o homes)
 - Commercial Portfolios (on case-by-case basis)
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Basic Requirements:

- Credit Score: 660+ preferred
 - Property must cash flow ($DSCR \geq 1.25$)
 - Recent Rent Roll & T-12 (Trailing 12-month Financials)
 - 3rd Party Appraisal (with rent comp and market data)
 - Entity or Holding Company required for ownership
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Invest Smarter, Scale Faster

Let us help you close confidently and expand your rental portfolio.

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Marcus Allen/ Luxurious Parcels

NMLS #1726636 | DRE #02015468