

DSCR LOAN PROGRAM

BUY. RENT. BUILD WEALTH.

DSCR loans help real estate investors grow their rental portfolio with flexible terms, competitive rates, and approvals based on property cash flow — not personal income.



APPROVAL BASED ON CASH FLOW,
NOT TAX RETURNS.



FAST CLOSINGS

Close in as little as
7-14 business days.



SCALE YOUR PORTFOLIO

Finance more doors
and grow long-term
wealth.



FLEXIBLE OPTIONS

Multiple loan programs,
terms, and prepayment
structures to fit your
strategy.



COMPETITIVE RATES

Rates starting at 6%* with
options for fixed, ARM,
and interest-only.

★ OUR DSCR LOAN PROGRAMS ★

THE HOMESTEAD

STABLE. SIMPLE. LONG-TERM GROWTH.



- ✓ Up to 80% LTV
- ✓ 30-Year Fixed-Rate Options
- ✓ Fully Amortizing Payments
- ✓ Purchase or Rate-and-Term Refinance
- ✓ Ideal for Buy & Hold Investors Seeking Long-Term Stability

BEST FOR:

Investors building a strong,
long-term rental portfolio.

THE OPEN RANGE

FLEXIBILITY. CASH FLOW. OPTIONS.



- ✓ 5/1 and 7/1 ARM Options
- ✓ Interest-Only Options Available
- ✓ Up to 80% LTV
- ✓ Flexible Prepayment Structures (3, 5, or 7 Year Options)
- ✓ Long-Term Rentals & Eligible Short-Term Rentals

BEST FOR:

Investors who want lower initial
payments and more cash flow flexibility.

THE EQUITY ROUNDUP

LEVERAGE EQUITY. EXPAND FURTHER.



- ✓ Cash-Out Refinance
- ✓ Up to 75% LTV
- ✓ 30-Year Financing Options
- ✓ Use Cash-Out Funds to Expand or Improve Your Portfolio
- ✓ Property-Level Cash Flow Underwriting

BEST FOR:

Investors looking to tap equity to
fund more opportunities.

★ PROGRAM HIGHLIGHTS ★

- ✓ Non-Owner Occupied Investment Properties
- ✓ Single Family, 2-4 Units, Condos, Townhomes, PUDs
- ✓ Purchase, Rate/Term Refinance, Cash-Out Refinance
- ✓ Loan Amounts from \$75,000 to \$10,000,000
- ✓ Appraisal Required (Hybrid Options Available)
- ✓ Minimum Credit Score 620+*
- ✓ All Loans Underwritten to the Property Cash Flow (DSCR)

★ GUIDELINES AT A GLANCE ★



LTV

Up to 80% Purchase & Rate/Term Refi
Up to 75% Cash-Out Refi



DSCR

Programs available down to 0.75*
Stronger pricing at 1.00+



CREDIT SCORE

620+ programs available
660+ for best pricing



LOAN TERMS

Up to 30 Years
Fixed, ARM & Interest-Only Options

★ AVAILABLE STATES ★

AZ, CA, CO, FL, GA, HI, ID, IL,
IN, MA, MD, MI, NC, NJ, OH, OK,
OR, PA, SC, TN, TX, VA, WA, WI,
and the District of Columbia



MORE DOORS. MORE CASH FLOW. MORE FREEDOM.
LET US HELP YOU GET THERE.

