

DSCR Investor Cash Flow

Our innovative primary product for real estate investors is a collateral based business purpose loan. Traditional income verification is not required.



Program Highlights

- DSCR less than 1.00x allowed on purchase only
- Max loan amounts up to \$2,000,000
- FICO down to 660
- Up to an 80% LTV on purchase, rate/term refinances, and cash-out up to 75%
- Cash-out up to \$500,000 and proceeds can be used for reserve requirements
- SFR, PUD, townhomes, 2-4 units, condos, non-warrantable condos
- 30-year fixed and 5/6 ARM with a 10-year interest only option
- Gift funds can be used for down payment, closing costs, and reserves after the borrower has documented the minimum required borrower contribution
- Foreign Nationals allowed up to 65% on purchase, rate/term refinances, and cash-out up to 60%
- First-time investors allowed up to 75% LTV
- Up to 2% seller concessions allowed towards closing