



Debt Service Coverage Ratio (DSCR) Investor Program

Our Debt Service Coverage Ratio (DSCR) program is designed for experienced investors.

- **Up to 75% Loan To Value**
- Income not listed on 1003
- Loan amounts up to \$2,000,000
- Investors can qualify with a credit score as low as 680
- **Up to 65% LTV for First Time Investors**
(add 1.10% DSCR = Gross Rents divided by PITI)
- **OK to have one 30-day late payment for Mortgage/Rent history during the past 12 months**
- **6 Months (PITI) Reserves are required**
(Principal, interest, taxes and insurance)
- **Funds being utilized for down payment and closing costs must be sourced for the previous 60 days**
- **Personal Guarantee will be required for property being titled in the name of an LLC or Corporation**
- **3 Tradelines reporting for the previous 12+ months or 2 tradelines reporting for the previous 24+ months (all with activity in the last 12 months)**

I'm ready to assist you!

Rachel Repster

Mortgage Loan Originator

888.123.4567 Mobile

888.456.7890 Phone

rachel.repster@anycompany.com

NMLS ID #34567

Branch Name/Location

12345 Branch Avenue, Suite 873

Somecity, CA 92606

888.123.4567 Mobile

Branch NMLS ID #34567

www.webaddress.com

