DSCR Loans

Financing approved by the property's rent, **not your personal income.**

Why Investors Use It

A Debt-Service Coverage Ratio (DSCR) loan lets you qualify on the property's rent, not your personal W-2s or tax returns. If the projected monthly rent covers the new mortgage payment, you're in business. Fast approvals, light documentation, zero DTI math.

General Guidelines

- Close multiple properties at once
- 1–10 unit properties with LTV up to 70%
- Loans up to $1.5 Million for 1-4 Unit Properties and up to $2 Million for 5-10 Unit Properties
- Cash-Out up to $500,000 for 1-10 Unit Properties
- No limit on the number of properties owned and you can finance up to 10 properties
- Non-Warrantable condos and Condotels allowed (up to 75% LTV)
- Qualify on Interest Only Payments - Great for qualification and cashflow purposes

Interested in learning more about DSCR Loans?

Contact us today!

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