

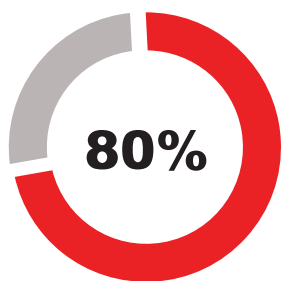
Debt Service Coverage Ratio

# DSCR

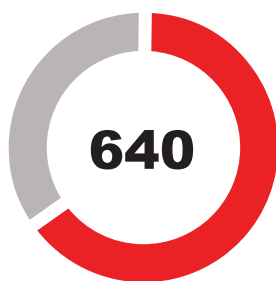


$$\text{DSCR} = \frac{\text{Gross Market Rent}}{\text{PITIA}^*} \leq 1.00$$

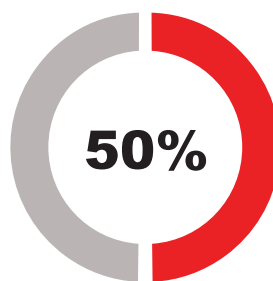
\* PITIA = Principal + Interest + Taxes + Insurance + HOA Dues



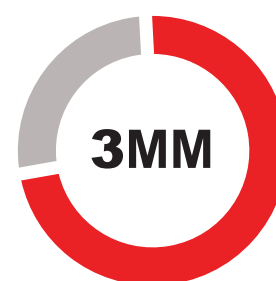
MAX. LTV



MIN. FICO



MAX. DTI



MAX. LOAN AMOUNT

No Income, No Employment, No Tax Returns  
Qualify based on cash flow of the subject property

## PROGRAM HIGHLIGHTS

Program code | DSCR 30 | DSCR 7/1 | DSCR 7/1

- ❖ No Income Documents, No 4506-T
- ❖ LTV up to 80%
- ❖ Minimum to Maximum loan amount of \$75K to \$3MM
- ❖ Credit Score as low as 640
- ❖ Purchase, R/T & Cash-Out Refinance
- ❖ Investment Only
- ❖ SFR/PUD/Condo
- ❖ Gift is not allowed
- ❖ An Escrow Waiver is Not eligible

Contact me today !

\* Refer to guideline for more details

\* Refer to page 8 of rate sheet

