



DSCR INVESTMENT

Whether you're expanding your rental portfolio or purchasing your first investment property, our DSCR (Debt Service Coverage Ratio) loan program is built to make qualifying simpler — focusing on the property's income rather than your personal income.

FLEXIBLE FINANCING DESIGNED FOR REAL ESTATE INVESTORS

- Loan amounts up to \$3 million
- First-time investor-friendly (up to \$2 million loan amount)
- Flexible rate options, including 2/1 buydown and interest-only
- Qualify based on rental income — not personal income
- Credit qualification using your highest representative FICO score
- No waiting period required for cash-out using appraised value
- Multiple ADUs allowed & rental income accepted
- ITIN, Foreign National, & Non-Permanent Resident options available