

DSCR LOAN

If your property generates income, you can qualify!

A DSCR (debt service coverage ratio) loan, or Investor Cash Flow loan, is a non-QM loan that allows you to qualify for a home loan without relying on personal income. This program is perfect for real estate investors.

Why does DSCR Matter?

The debt service coverage ratio provides the lender with a metric that helps them gauge a borrower's ability to pay off their DSCR mortgage. Lenders must forecast how much a real estate property can rent for so that they can predict a property's rental value. A good DSCR ratio can secure more beneficial rates and terms on their loans.

Program Features

- No income no employment needed
- First-time homebuyers allowed
- Gift Funds allowed
- Mixed-use and multi-family (5-8 units) allowed
- DSCR as low as 0, which means borrowers do not have to worry about the DSCR ratio
- Less documentation & easy qualify

Qualifying based on the DSCR formula:

$$\text{DSCR} = \frac{\text{Monthly Rental Income}}{\text{PITIA}}$$



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