

FOREIGN NATIONAL DSCR LOANS



A **Foreign National DSCR (Debt Service Coverage Ratio) loan** allows non-U.S. citizens and non-permanent residents to purchase or refinance U.S. investment properties using property cash flow rather than personal income.

This is one of the most powerful tools for international investors looking to build or expand a U.S. real estate portfolio.

PROGRAM PARAMETERS

LOAN PURPOSE

- PURCHASE
- RATE & TERM REFINANCE
- CASH-OUT REFINANCE

MAXIMUM LOAN-TO-VALUE (LTV)

- PURCHASE & RATE/TERM: 70% MAX LTV
- CASH-OUT: 65% MAX LTV

LOAN AMOUNT

- UP TO \$3,000,000

DSCR REQUIREMENT

- **MINIMUM DSCR: 1.00**
 - RENTAL INCOME MUST FULLY COVER PITIA
 - NO PERSONAL INCOME ANALYSIS REQUIRED

BORROWER ELIGIBILITY

- ✓ **Non-U.S. citizen**
- ✓ **Not a permanent resident** (no green card required)
- ✓ **Valid foreign passport**
- ✓ **Valid visa showing legal U.S. entry**

HOW DSCR IS CALCULATED

$$\text{DSCR} = \text{GROSS RENTAL INCOME} \div \text{PITIA}$$

PITIA = Principal, Interest, Taxes, Insurance, Association dues (if applicable)
Properties that "pay for themselves" meet guideline



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