

INVESTING IN REAL ESTATE? WE MAKE IT EASIER

Debt-Service Coverage Ratio (DSCR) loans help you qualify based on a property's cash flow—not your personal income. That means fewer documents, flexible guidelines, and more possibilities.

PROGRAM HIGHLIGHTS:

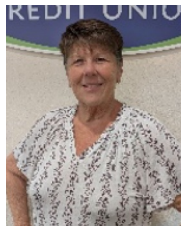
- Qualify based on rental income vs. personal income
- FICO scores as low as 640
- First-time investors welcome
- Close in an LLC, which may offer added privacy or asset protection depending on your structure.
- Cash-out options may be available for qualified borrowers
- Available for condos: warrantable and non-warrantable
- Interest-only and ARM options available



What is DSCR?

DSCR compares rental income to monthly housing costs (PITI). If rent covers your expenses, you may qualify—even without traditional income verification.

LET'S SEE IF A DSCR LOAN IS RIGHT FOR YOU.



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