LONG-TERM RENTAL FINANCING

DSCR Rental Property Loans

Qualify on the rent the property produces, not your tax returns. 1–4 unit rentals, multifamily and mixed-use — purchase, refinance and cash-out.

80%
Loan-to-value on purchases

6.25%
Rates from, no-points options

0.75x
DSCR below 1.0 considered

$3.5M
Max loan, 1–4 units

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HOW IT WORKS

Qualify on the property's rent.

DSCR — debt service coverage ratio — compares the property's gross rent with its monthly housing payment. No W-2s, no tax returns, no personal debt-to-income calculation.

$$\text{DSCR} = \frac{\text{Gross monthly rent}}{\text{Principal + interest + taxes + insurance + HOA}}$$

Example

$2,600 rent ÷ $2,000 PITIA
= **1.30 DSCR**

Experienced investor

You have owned and managed investment property for at least 12 months. Full matrix available.

First-time investor

- Has purchased a property before
- Minimum 700 FICO
- Single-unit property only (SFR, condo, townhome)
- Owns a primary residence
- Subject property DSCR above 1.0

Property types

- Single family
- 2–4 family
- Condos
- Townhomes
- Multifamily 5+ and mixed-use (page 4)

Every loan

- Business purpose, made to an LLC
- Non-owner-occupied only
- Full appraisal required

Prepayment penalty options

	5-year	4-year	3-year	2-year	1-year
Year 1	5%	4%	3%	3%	3%
Year 2	4%	3%	3%	3%	—
Year 3	3%	2%	3%	—	—
Year 4	2%	1%	—	—	—
Year 5	1%	—	—	—	—

A longer prepayment period generally buys a lower rate. If you might sell or refinance early, the shorter option can cost less overall — we will run both.

1–4 UNIT RENTALS

Leverage by credit and loan size

Find your credit score, then the loan amount. The percentage is the maximum loan against purchase price or appraised value.

DSCR 1.0 or higher

Min FICO	Max loan	Purchase	Rate & term refi	Cash-out refi
700	$1,500,000	80%	75%	75%
700	$2,000,000	75%	70%	70%
700	$3,500,000	70%	65%	65%
660	$1,000,000	75%	75%	70%
660	$1,500,000	75%	70%	70%
660	$2,500,000	70%	65%	65%
660	$3,000,000	65%	—	—
640	$1,000,000	75%	70%	—
640	$1,500,000	65%	65%	—
640	$2,000,000	65%	—	—
640	$3,000,000	60%	—	—

DSCR below 1.0 (down to 0.75x)

Min FICO	Max loan	Purchase	Rate & term refi	Cash-out refi
700	$1,500,000	75%	70%	70%
700	$2,000,000	70%	65%	65%
700	$2,500,000	65%	—	—
700	$3,000,000	60%	—	—
680	$1,500,000	70%	65%	—
680	$2,000,000	65%	60%	—
680	$3,000,000	60%	—	—
650	$1,000,000	65%	—	—

Minimum credit floor 640 when DSCR is 1.0 or higher; 650 when below 1.0. A dash means the option is not available at that credit and size. Refinances use as-is value after 12 months of ownership, otherwise cost basis.

MULTIFAMILY & MIXED-USE

DSCR for 5+ units and mixed-use

Long-term financing for stabilized apartment buildings and residential-over-commercial property. DSCR must be above 1.0. Minimum loan $400,000.

Min FICO	Max loan	Purchase	Rate & term refi	Cash-out refi
700	$1,500,000	75%	70%	65%
700	$2,000,000	70%	65%	65%

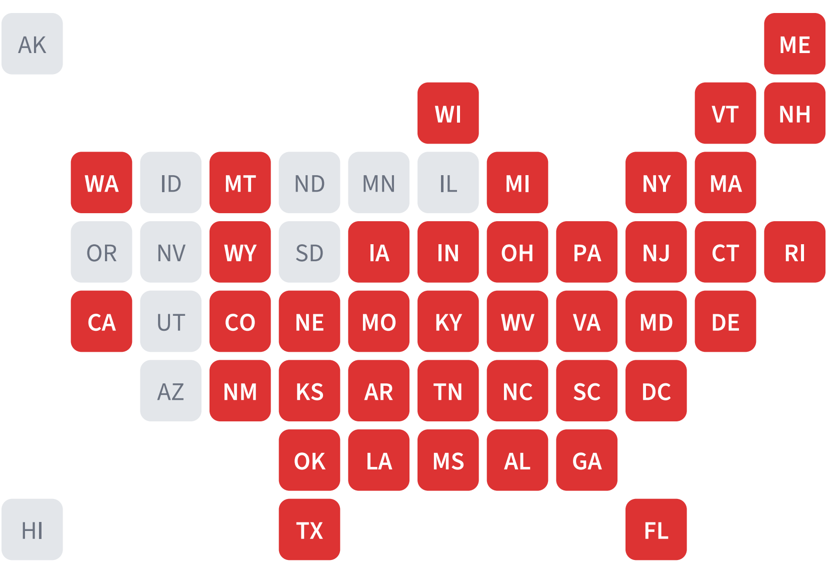
Mixed-use rules

- Commercial space limited to retail or office
- 2–3 units: 1 commercial unit max
- 4–5 units: 2 commercial units max
- 6–8 units: 3 commercial units max
- No vacant commercial space
- Commercial under 50% of total building area

Still renovating or leasing up?

Use a multifamily bridge loan first (up to 75% LTC, 12–18 months), then refinance into this DSCR program once the building is stabilized. Ask for our Hard Money Loan Programs guide.

Available in these states



Available (39 states + DC)

Not currently available

To get a quote, send:

- Property address and type
- Purchase price or estimated value
- Current or market rent
- Taxes, insurance and HOA
- Credit range
- Rentals owned and for how long
- Our borrower forms (on the website)

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