

INVESTOR LENDING PROGRAM

DSCR Rental Loans

Qualify on property cash flow — not personal income.

Designed for investors purchasing, refinancing, or cashing out non-owner-occupied rental properties. Qualification is based primarily on the property's rental income and cash flow, with no personal income verification on select programs.

WHO IT'S FOR

- ✓ Buy-and-hold rental investors
- ✓ Investors refinancing or pulling equity
- ✓ Short-term rental (STR) operators
- ✓ Investors scaling a rental portfolio

ELIGIBLE USES

- ✓ Purchase
- ✓ Rate-and-term refinance
- ✓ Cash-out refinance
- ✓ Portfolio rental financing
- ✓ Long-term rental financing
- ✓ Short-term rental review (program-dependent)

GENERAL REVIEW FACTORS

- ✓ Property cash flow (DSCR)
- ✓ Credit, liquidity & experience
- ✓ Property type & market rent
- ✓ Lease or market-rent review

REQUIRED DOCUMENTS

- ✓ Completed funding application
- ✓ Lease agreement(s) or rent roll
- ✓ Two recent bank statements
- ✓ Entity documents & government ID
- ✓ Insurance (or quote)

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