

DSCR

Debt Service Coverage Ratio

- ▶ Max LTV 80%
- ▶ Loan amounts up to \$3M (N/O/O)
- ▶ Non-Owner Occupied only
- ▶ No Reserve Requirements (depending on LTV)
- ▶ No income or job verification
- ▶ 5yr/7yr ARM & 30-year Fixed
- ▶ Reconciled rent estimate based on 1007 and proprietary rent survey or lease agreement
- ▶ No min DSCR at 70% or less*
**12 month reserves required for negative rents*
- ▶ Minimum DSCR 1.0 : 1.0 at > 70%
- ▶ LPC on NOO

COMPANY
LOGO

