

DSCR Loans: A Smarter Way to Scale Investor Business

DSCR loans are a powerful way to help investors grow—no income documents required! With faster approvals and flexible guidelines, they're a great option for building your pipeline and closing more deals. Whether your clients are first-time investors or seasoned landlords, DSCR loans can help you close more deals, faster.

INVESTOR CONNECT DSCR 1.0+			
TRANSACTION TYPE	LTV/CLTV	MAX LOAN AMOUNT	FICO
PURCHASE RATE AND TERM	85%	\$1,500,000	740
		\$1,000,000	640
	80%	\$1,500,000	660
		\$2,000,000	740
		\$1,000,000	620
	75%	\$1,500,000	640
		\$2,000,000	700
		\$1,500,000	620
	70%	\$2,000,000	640
		\$2,500,000	700
		\$2,000,000	620
	65%	\$2,500,000	660
\$3,000,000		700	
\$2,000,000		620	
CASH OUT	75%	\$1,500,000	700
	70%	\$1,500,000	660
	65%	\$1,000,000	620
		\$2,000,000	660
	60%	\$2,500,000	700

INVESTOR PREMIER DSCR 1.0+			
TRANSACTION TYPE	LTV/CLTV	MAX LOAN AMOUNT	FICO
PURCHASE RATE AND TERM	75%	\$1,500,000	700
CASH OUT	70%	\$1,500,000	700
<ul style="list-style-type: none"> • Condos Max 70% • Minimum loan amount \$100,000 • Loan amounts ≤ \$150,000 – require min 1.25 DSCR • Non-Perm Resident Aliens and Foreign Nationals not permitted • Minimum 3 Year Prepay Penalty Required. Non-PPP state restrictions apply • 40-Yr Fixed and 40-Yr ARM fully amortizing products not permitted • FTB ineligibility • All additional overlays of Investor Connect otherwise apply • Short-term rental qualifying: Not allowed • Geographic Restriction: Georgia loans must be closed in an entity to be eligible for Investor Premier 			

INVESTOR CONNECT DSCR .75- .99			
TRANSACTION TYPE	LTV/CLTV	MAX LOAN AMOUNT	FICO
PURCHASE RATE AND TERM	75%	\$2,000,000	720
	70%	\$1,500,000	680
	65%	\$2,000,000	700
<ul style="list-style-type: none"> - Min \$175k loan amount; 40 yr. and 40 yr. IO not permitted - >70%: 30 Year Fixed only 			

