

DSCR Loan

Build Your Investment Portfolio Faster with DSCR Loans

A DSCR (Debt Service Coverage Ratio) Loan helps real estate investors qualify for a mortgage based on the property's rental income rather than personal income. To determine eligibility for DSCR Loans, we instead evaluate the rental income in relation to the loan payment.

This type of loan is ideal for real estate investors, buyers of rental properties, and those looking to grow their investment portfolios. DSCR Loans offer several advantages, including no need for income or job verification, the ability to finance 10+ homes, and flexible qualifying criteria. They are a great option for anyone focused on building passive income through real estate.

- No personal tax returns, W2's, or paystubs needed
- Credit scores starting at 640
- Short-term rentals, like Airbnb's allowed
- Up to 80% LTV
- 40 year fixed rate interest only available
- Loans up to $3 million, $75k minimum
- 10+ financed properties allowed
- Purchase and cash-out or rate term refinance
- Properties can be in LLC's name
- Non-warrantable condos allowed

Down payment requirements, closing costs, and loan amounts are for illustrative purposes only; subject to credit qualification, not all applicants may qualify. Not a commitment to lend. Not affiliated with or endorsed by any government institution. Please contact us for an exact quote and for more information on fees and terms.

Jesse Woodworth
616.268.2917
JesseW@treadstonemortgage.com

200 N Beacon Blvd
Grand Haven, MI 49417
www.lakeshorelenders.com

Jesse Woodworth NMLS 2684565 | Neighborhood Loans NMLS 222982

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TREADSTONE MORTGAGE DIVISION