



Debt Service Coverage Ratio

With the Debt Service Coverage Ratio Program, we offer investors the opportunity to qualify using rental income from their investment property.

Key Features of the Debt Service Coverage Ratio Program Include:

- ▶ Debt Service Coverage Ratio = 1.15%
- ▶ No Vacancy Factor
- ▶ Credit Score as Low as 640
- ▶ Loan Amounts up to \$3,000,000
- ▶ 30-Year Fixed with 10 Year Interest Only Option available
- ▶ Purchase, Rate & Term and Cash-Out Refinance
- ▶ Up to \$500,000 Cash Back
- ▶ Gift Funds Permitted with minimum 5% down payment from borrower's own seasoned funds

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CONTACT

