



## DSCR Rental Loan Matrix

DSCR Rental Loan Program		
<b>Term:</b>	30 years, fully amortizing	
<b><u>Loan Purpose</u></b>	<b><u>Credit Score</u></b>	<b><u>LTV</u></b>
<b>Purchase or Rate/Term Refi</b>	700+	80%
	680-699	75%
	660-679	65%
<b>Cash Out Refi</b>	700+	75%
	680-699	70%
	660-679	60%

DSCR Rental Loan Program	
<b>Experience:</b>	Must document 2 years of investor experience. No first-time investors.
<b>Eligible properties:</b>	1-4 unit SFR
<b>Loan amount:</b>	\$100,000 - \$2,000,000
<b>Property condition:</b>	No rehab needed. C3 & Q4 or better
<b>DSCR:</b>	Minimum 1.00. 10% LTV reduction below 1.10
<b>Min FICO:</b>	660
<b>Subordinate loans:</b>	Not permitted
<b>Refinances:</b>	Property must be leased at time of closing. All refinances require 6-month ownership seasoning.
<b>Payment history:</b>	0x30x12 and 0x60x24 housing payment history
<b>Reserves:</b>	6 months PITIA; 12 months required if not fully leased.
<b>Foreign nationals:</b>	Not permitted
<b>Bankruptcies:</b>	4 years (multiple bankruptcies not permitted)
<b>Foreclosures:</b>	5 years

**Lending in:**  
AL, AR, CO, CT, DC, DE, FL, GA, IA, IL, IN, KS, KY, LA, MA, MD, MI, MO, MS, NC, NE, NJ, OH, PA, SC, TN, TX, VA, WI, WV, WY

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