



CONFIDENTLY INVEST IN HOMES WITH  
**A DSCR\* LOAN**

## WHY CHOOSE A DSCR LOAN

\*DSCR = Debt Service Credit Ratio

DSCR loans are a great way to invest in real estate by using the rental income of property to purchase an investment property rather than tapping into your personal finances.

## DSCR LOAN BENEFITS

- Credit scores as low as 680
- Loan amounts up to \$2,500,000
- Cash out refinances available
- Gift funds allowed
- First-time investors allowed
- No limit on the amount of properties owned
- Limited loan documentation required


$$DSCR = \frac{\text{Net Operating Income}}{\text{Total Debt Service}}$$

Net Operating Income = Revenue - COE  
COE = Certain Operating Expenses  
Total Debt Service = Current Debt Obligations