

DSCR Loans for Real Estate Investors

If the rent covers the payment, the deal can qualify.

THE ONE QUESTION THAT MATTERS

DSCR loans qualify the property, not your personal income. Monthly rent divided by the full monthly payment is the ratio; at 1.0 or better, most programs work.

WHY INVESTORS USE THEM

No tax returns or employment docs, close in an LLC, no cap on the number of financed properties, and many programs count short term rental income.

THE TRADE

Expect roughly 20 to 25% down and pricing above owner occupied loans. For portfolio builders, the speed and scalability are usually worth it.

QUICK FACTS

- Qualify on rent, not personal income
- LLC vesting allowed
- No financed property cap
- Short term rental income often counts
- 20 to 25% down typical



YOUR MORTGAGE GUIDE

Travis Saling

Take The Rate · NMLS #299683

(619) 393-3869 · travis@taketherate.com · taketherate.com



Scan to pencil out your next deal