

Debt Service Coverage Ratio (DSCR)

InvestorMAC

Where Property Performance Meets Investment Opportunity

InvestorMAC provides loan options that offer qualified borrowers debt service coverage ratio (DSCR) programs for the professional real estate investor. Our DSCR program qualifies the borrower's ability to repay the mortgage based on the property's income covering the monthly obligations. Simply put, if you have excellent credit and your property generates enough income to cover the mortgage payment and the property's operating expenses, you qualify subject to loan-to-value restrictions.

Highlights

- Minimum FICO 640
- Loan amount up to $4.5mm
- Minimum loan amount $100k
- Interest Only available
- Minimum DSCR 0.50
- 5/6 & 7/6 ARM, 30-Year Fixed
- Purchase/R&T up to 80% LTV
- Cash-Out up to 75% LTV
- Multiple properties types
- First-time homebuyers OK
- Investment only

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Disclosures here.