

Rental DSCR Loan Program – Institutional Product Sheet

- Loan Amount: \$100,000 – \$5,000,000 (exceptions made)
- Loan Types: Purchase, Refinance, Cash Out, Blankets
- No experience required (exclusions apply)
- Up to 85% of Purchase Price
- Interest-Only Options Available
- 30 & 40 Year Terms Available
- Flexible 0 to 5 Year Prepay Options
- Closings in 10–20 Business Days
- 640 Minimum FICO (Exceptions to 620)
- No Ratio, Low Ratio, 1.00+ & 1.25+ DSCR Options

Leverage Guidelines

Credit Score	700+ LTV	660-699 LTV	640-659LTV
Purchase	Up to 85%	Up to 80%	Up to 75%
Rate/Term	Up to 80%	Up to 80%	Up to 75%
Cash Out	Up to 80%	Up to 70%	Up to 65%

Eligible Properties

Single-family, townhomes, condos, 2–4 units, Multifamily (5+ units), Mixed-use

Some restrictions to leverages depending on property type.

Nationwide Lending (Exclusions Apply)