



DSCR PROGRAM

Investors can buy with no proof of income.*

The United DSCR Program

Debt Service Coverage Ratio loans enable investors to purchase investment properties without need for proof of income or tax returns, as long as the projected rent covers some or all of the proposed mortgage payment.

Buying a home begins here.

PROGRAM HIGHLIGHTS

- Loan amount up to \$3 Million
- Max cash-in-hand \$1 Million, no limit for CLTV <55%
- 30 & 40 Year Fixed, and ARM options available
- No income, no employment
- Up to 80% CLTV
- Min. FICO 620
- Eligible for Non-Permanent Residents and Foreign Nationals
- Ownership of any Property within the past 24 months
- 1-4 Units, Condotels allowed
- Mixed-use and multi-family (5-8 units) allowed
- Min Borrower Contribution is 20%



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