

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%



United Mortgage Corp. | 800.462.4862 | unitedmortgage.com

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Department of Banking and Insurance, Residential Mortgage Lender License #9909065 / RMLA-Licensed Mortgage Servicer Registration; New Mexico Financial Institutions Division, Mortgage Loan Company License; Nevada Division of Mortgage Lending, Mortgage Company License 5043; Division of Financial Institutions, Ohio Residential Mortgage Lending Act Certificate of Registration, License MBMB.850260.000; Oklahoma Department of Consumer Credit Licensing, Licensed Lender ML012038 / Other Trade Name #1 ML012055 dba United Faith Mortgage; Oregon Division of Financial Regulation, Mortgage Lending License #ML-5497 / Servicer License #MS-130 dba United Mortgage Corp., A Corporation of New York; PA Department of Banking and Securities, Mortgage Lender License #22672 / Third-Party Loan Servicer License #66524; Department of Business Regulation, Licensed Lender #20163301LL, Broker #20163302LB, Third Party Loan Servicer #20163303LS dba UMC Mortgage Company, Rhode Island Licensed Lender and Broker; South Carolina Board of Financial Institutions, Mortgage Lender/Servicer License MLS-1330 / MLS-1330 Other Trade Name #1 dba United Faith Mortgage; Tennessee Department of Financial Institutions, Mortgage License #109167; Texas Department of Savings and Mortgage Lending, Mortgage Banker Registration / Residential Mortgage Loan Servicer Registration; Virginia Bureau of Financial Institutions, Lender/Broker License #MC-5904 dba UMC Mortgage Company; Wisconsin Department of Financial Institutions, Mortgage Banker License #1330BA / Mortgage Broker License #1330BR; West Virginia Division of Financial Institutions, Mortgage Lender License #ML-37986 / Mortgage Broker License #MB-3798; Wyoming Division of Banking, Mortgage Lender/Broker License #3571 / Supervised Lender License #SL-4063. 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