



Realty Partners

A KGFA Capital Ventures Inc. company

# DSCR (1-4-Unit Investment) Loans

## Bank declines into approvals with a DSCR solution.

Easier than a bank. Opportunities to secure Single Family/2-4-unit investment property loans without providing tax returns.

- Alternative underwriting
- Flexible cash-outs
- Reduced fees available



### Eligibility

**Borrower:** US Citizen, US Permanent Resident Alien

**Closing entity:** Individual or business

**Eligible property types:** 1-4-unit attached/detached, short-term rental, warrantable and non-warrantable condos, PUDs

No rural properties

No rehab or deferred maintenance

**Long-term financing only (no short term/bridge)**

**Eligible states:** All except ID, HI, MI, MT, ND, NV, SD, VT, WV, WY

**Population Requirements:** Top 300 MSAs

### General Guidelines

<b>Loan Size</b>	\$100,000 - \$2.5 million
<b>Loan Terms</b>	30-year fixed 30-year amortization
<b>Loan Purpose</b>	Purchase, Cash-Out, R/T Refinance
<b>Max LTV</b>	Purchase: 80%   Refi: 75%
<b>Min FICO</b>	SFR: 660 / 2-4 Family: 680
<b>Min DSCR</b>	0.75x
<b>Prepayment Fee Options</b>	5% for 5 years (5, 5, 5, 5, 5) 5% for 3 years (5, 5, 5) 5-year declining (5, 4, 3, 2, 1) 3-year declining (3, 2, 1) 1% for 3 years (1, 1, 1) 5% for 1 year 1% for 1 year
<b>UW Methodology</b>	Qualifying income based on property cash flow
<b>Rates</b>	8% to 12% (0.25% = 1 point cost)

### Portfolio Loan Guidelines

Combine up to 25 properties into 1 loan

<b>Property Eligibility</b>	Min of 3 properties
<b>Loan Size</b>	Max \$6,250,000 total
<b>Min Unit Value</b>	\$100,000

### FEES

Appraisal and due diligence fee

<b>Origination</b>	1 to 3 %
<b>STANDARD</b>	Insurance, Title of Insurance, Legal, processing, etc.

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