# DSCR

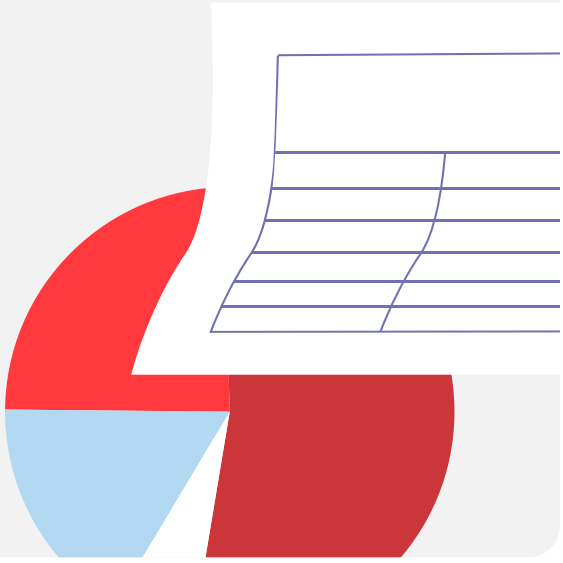
**Qualify Based on Property Cash Flow.**
**No Personal Income Required.**

**Up to 80% CLTV**

**Min. FICO 620**

**Loan Amount up to $3,5 Million**

**YES to Real estate investors**



## Key Benefits:

- No Income / No Employment Verification
- 1–4 Units & Condotels Allowed
- Long-Term Rentals Allowed
- Short-Term Rentals Allowed
- ADU Income Allowed
- New Lease Acceptable

## Program Details:

- Eligible for Non-Permanent Residents, Foreign Nationals & ITIN borrowers
- DSCR available under Foreign National Program
- Minimum Borrower Contribution: 10%
- First-time homebuyer allowed

## Additional DSCR Opportunities:

- No Ratio DSCR up to 70% LTV
- Vacant Properties Refinance up to 70% LTV
- Qualifying with IO Payment Acceptable
- 2nd Mortgage DSCR >1 Available

## Cash-in-Hand Guidelines:

- No limitation for CLTV <55% & min. FICO 680
- $1,000,000 for CLTV 55%–65%, or CLTV >65% & min. FICO 700
- $500,000 for CLTV >65% & FICO <700

**Have a DSCR Deal?** Contact Your AD Mortgage AE

**THE POWER OF YES**

855-223-5323 | partner@admortgage.com | admortgage.com

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