



## Fundscape

# DSCR Investment Fixed Rate Loans

Our DSCR product is designed to make the stabilizing process for residential investment property clean and easy. DSCR supplies 30 year fixed rate financing for 1-4 unit investment residential property that requires no personal income from the borrower to qualify. The program uses either actual or market rents to determine the profitability of the property coupled with the borrowers credit and property experience to determine eligibility. This program gives the client the easiest way to qualify for up to 30 year fixed rate financing up to 80% Loan To Value on purchases and refinances. This is an excellent program for those clients looking to have peace of mind in an ever changing rate environment.

### 1-4 Unit (\$150,000 Minimum)

Investment SFR, Townhome, Condo, PUD

### Multi-Family (\$150,000 Minimum)

5+ unit multi-family residential properties

All Guidelines Pricing And Approvals Are Subject To Review And This Is Not A Commitment To Lend. All Loans Are Subject To Change And Loan Terms May Be Amended Upon Review By Fundscape's Underwriters And/OR Investors

## Our Advantages

### ☑ Reliability

Our focus is on building and maintaining reliable long-term relationships with borrowers and intermediaries.

### ☑ Predictability

Our enterprise is optimized to deliver a predictable process that our partners can depend on, with communication at every step.

### ☑ Experience

Our leadership incorporates well-opinionated real estate experts with multi-billion dollar experience in asset management and lending.



## DSCR Investment Fixed Rate

<b>Structure</b>	All Loans Are Fixed Rate For 5,7,10 Or 30 Year Fixed Rates W/Interest Only Options
<b>Property Location</b>	Nationwide United States except ND, MT, WY, NE, KS, UT, MN, AZ, NM, AL, HI, and SD
<b>Markets</b>	Major And Sub-Markets Available. No Rural Property Accepted As Per CFPB Site
<b>Property Types</b>	1-4 Unit Investment Property, Condo, Townhome OK. Multi-Family Property Up To 8 Units Is Permitted. Mixed-Use, Manufactured Mobile And Modular Not Permitted
<b>Loan Size</b>	Minimum \$150,000.00 To \$3,000,000.00 (Exceptions May Be Allowed Upon Review)
<b>Loan To Value</b>	Max Loan To Value Will Be 80% Of Purchase Price Or Appraised Value With 1.10 DSCR
<b>Term</b>	All Loans Are Structured With Full 30 Year Terms
<b>Amortization</b>	All Loans Can Be Fully Amortized W/ Interest Only Allowable Based On FICO
<b>Recourse</b>	Full Recourse Required / Non-Recourse Is Not Allowed Loan May Require Entity Closing
<b>Prepayment</b>	3 or 5 Year Pre-Pay Is Standard For All Loans
<b>Debt Yield</b>	No Required Debt Yield.
<b>DSCR Minimum</b>	Minimum 1.00 DSCR For All Loans. Higher LTV's Require A Minimum Of 1.10 DSCR
<b>Credit</b>	640 Minimum Score
<b>Vesting</b>	Depending On State And Investor Entity May Be Required. Foreign Entity OK
<b>Valuation Model</b>	Appraisal Will Be Required For All Loans With 1007 Rental Survey. Transferred Appraisals Are Ok If Ordered Through AMC And Completed Within 60 Days
<b>Loan Reserves</b>	6 Mo. Reserves Required For Subject Property Only. Cash Out May Be Used As Reserves
<b>Fees</b>	Origination Will Range From 0.00 - 2.00%