

# DSCR

DEBT-SERVICE COVERAGE RATIO

PAY RENT!

## HIGHLIGHTS:

- Loan Amounts up to \$6 Million
- Up to 75%-80% CLTV
- Short-term rentals up to 80% CLTV
- 30 & 40 Year Fixed, 5/6 and 7/6 ARM terms
- No income or employment verification
- DSCR as low as 0 (min. FICO 640)
- Eligible for Non-Permanent Residents and Foreign Nationals (under Foreign National DSCR Program)
- Ownership of any property within the past 24 months
- Non-ownership of any property (varies investors) also included
- Mixed-use and multi-family (5-8 units) allowed
- Gift Funds allowed
- 1-4 Units, Condotels allowed
- Mixed-use and multi-family (5-8 units) allowed
- Min Borrower Contribution is 20%
- Max Borrower Contribution is 30%

*"Pre-Approved and close your loan with one of our preferred Lenders  
I.E Tag Lending Group, LLC, the Borrower(s) will receive a lender credit at closing for up  
to 1% of the loan amount towards the borrower's closing costs."*

*Consumer Disclaimers: The flyer is not a commitment or guarantee to lend; rates, fees, and credits are subject to change without notice; and some products  
and services are provided by a mortgage lender with whom TAG has a business relationship.*

**CALL TODAY FOR DETAILS!**



### TAG LENDING GROUP

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335 S Biscayne Blvd Suite | 2809  
Miami, FL 33131.

**SCAN NOW!**



# DSCR FOREIGN NATIONALS

DSCR < 1.00				
LOAN AMOUNT	PURCHASE	R/T	CASH-OUT	RESERVES
\$ 1,000,000	70%	60 %	60 %	6-MONTHS
\$ 1,500,000	65 %	N/A	N/A	

DSCR ≥ 1.00				
FICO	LOAN AMOUNT	PURCHASE	R/T	CASH-OUT
680	\$ 1,000,000	75%	65%	65%
	\$ 1,500,000	70%	60%	60%

## HIGHLIGHTS :

- No visa, no credit / 75% LTV purchase 65% refinance.
- DSCR and no ratio.
- 6 months reserves, pricing goes off a 680 FICO.
- Non-warrantable and condotels are both allowed.
- Borrower can wire the funds direct to escrow the day of closing / first time home buyers allowed.

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The program is good for applications received on or before 4/31/2024

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