

# DSCR MAX INVESTOR PROGRAM



|                                 | DSCR MAX   |
|---------------------------------|--|
| Loan Amount (Min - Max)         | • \$150K - \$2M+ (1 appraisal) / \$2M - \$3M (2 appraisals)  |
| Max LTV                         | • 70%  |
| Min. FICO Score                 | • 660+   |
| Cash-Out Refinance              | • Max 70% (5% reduction for short-term rentals)  |
| Housing History                 | • 12-month payment history required on all financed properties (0x30x12)                                 |
| Credit Events (BK, SS, FC, DIL) | • 36 Months  |
| Reserves                        | • 6 Months (12 Months for Foreign Nationals, 3 Months for First-Time Investors, cash-out cannot be used) |
| Property Types                  | • Condos (60% Max LTV), 1-4 Unit Residential   |
| Short-Term Rentals              | • Not Allowed  |
| Foreign Nationals               | • Not Allowed  |
| First-Time Investors            | • Not Allowed  |
| Prepayment Penalty Options      | • Available (in addition to No Prepay option)  |

**DSCR MAX Requirements:**

**DSCR Qualification:** Based on Gross Rent from Form 1007 & Lease Income

**Credit Requirements:**

- Minimum 3 tradelines reporting for 24 months
- Rent-Free Not Allowed
- All Mortgaged Properties Must Meet 0x30x12 Requirement

**Income Calculation:**

- Short-Term Rentals Not Allowed
- Refinance Only, 12 Months Rental History Required

**Assets, Reserves & Cash-Out:**

- Gift Funds Allowed for Down Payment (Max 5% at 70% LTV, 10% at 60% LTV)
- 6 Months Reserves on Subject Property
- Cash-Out May Be Used to Meet Reserves
- 100% of seasoning since last transaction required for Rate & Term or Cash-Out
- If subject property was purchased in the last 12 months, 10% LTV reduction for R/T and Cash-Out
- State restrictions apply (GA DSCR \$2M Max LA)

**CALL TODAY FOR DETAILS!**

**TAG LENDING GROUP**

NMLS No. 2329372  
 Office 305-503-8655  
 info@taglendinggroup.com  
 335 S Biscayne Blvd Suite | 2809  
 Miami, FL 33131.

**SCAN NOW!**

