

UNLOCK NEW INVESTMENT OPPORTUNITIES WITH DSCR LOANS!



What is a DSCR Loan?

Debt Service Coverage Ratio loans are designed specifically for income-generating properties. Unlike traditional loans that rely heavily on a borrower's personal income, DSCR loans focus on the cash flow of the property itself. This innovative approach makes it easier for investors to secure financing based on the property's ability to generate rental income.

An example loan scenario:

Sales Price of Home	\$400,000
80% Loan	\$320,000
P&I Payment	\$2604
Taxes	\$333
Insurance	\$175
HOA/Amenity Fee	\$155
TOTAL PAYMENT	\$3267

As long as Fair market rent is at or higher than **\$3267**, which makes **Debt service ratio 1% or higher**, we can do this as a Commercial DSCR loan.

Benefits to Borrower(s) / Investors

- Does Not Have To Qualify Per Traditional Income Guidelines
- Less Paperwork
- Quicker Closings
- Maximize Investment Potential
- Variety Of Property Types – Single Family – Multi Family

Benefits to Agents

- Expand Your Client Base
- Boost Market Expertise
- Drive Repeat Business

How to Get Started

- Educate Your Clients
- Partner With Summit Funding Advisors
- Offer Comprehensive Support

Contact us today to learn more about how DSCR loans can benefit your clients and elevate your real estate business.



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