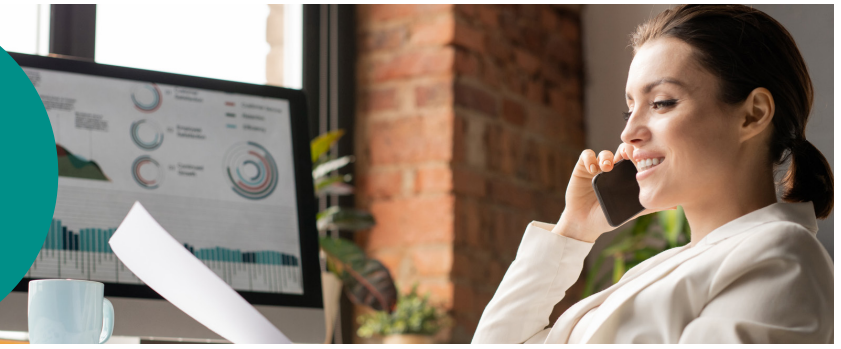


Plaza's DSCR Investor Solutions



The Leverage to Expand Investment Portfolios with DSCR Investor Solutions

Plaza Home Mortgage® offers DSCR Investor Solutions programs to investors looking to purchase or refinance based on their rental property income. Our DSCR Investor Solutions options can help create more opportunities for residential real estate investors with less documentation than a traditional full-doc loan.

Help your clients grow or improve the cash-flow in their rental portfolio. Here's what Plaza's DSCR Investor Solutions suite has to offer:

DSCR Investor Solutions 1

- DSCR $\geq$ 1.0; LTV to 80%;
- DSCR $<$ 1.0; LTV to 75%
- FICOs to 640
- Loan amounts from \$100,000 to \$3 million
- Available for purchases, rate-term or cash-out refinance
- Can close in an LLC
- 30-year fixed rate and 40-year fixed rate interest only available
- Short-term rent allowed on refinances and purchases with AirDNA
- Flexible pre-payment options (where allowed)
- Loan officers may not require licensing in subject property state (depending on state)
- 1-4 units, non-warrantable condos and condotels eligible

DSCR Investor Solutions 2

- Experienced investors
- DSCR $\geq$ 1.0
- LTV to 80%
- FICOs to 680
- Loan amounts \$150,000 to \$3 million
- Available for purchases, rate-term or cash-out refinance
- Can close in an LLC
- 30-year fixed rate and 40-year fixed rate interest only available
- Short-term rent allowed on refinances
- Flexible pre-payment options (where allowed)
- 1-4 units and warrantable condos eligible

DSCR Investor Solutions 3

- DSCR $<$ 1.0:
 - 720 FICO minimum
 - Short-term rent not eligible
 - Loan amount minimum \$100,000
- Max LTV 80%
- FICOs to 660
- Loan amounts to \$2 million
- DSCR Calculations & Rental types allowed (long-term & short-term)
- Properties, Transactions, Borrower Eligibility are the same as DSCR 1
- Reserves minimum 3 months
- 2-units and 1-unit have the same LTV maximums (up to 80%)
- BK/FC/NOD/Forbearance/Loan Mod 4 years seasoning
- 30-year fixed rate and 40-year fixed rate interest only products

DSCR Investor Solutions 4

- Available products include a 40-year fixed rate with interest only for 10 years
- Loan amounts from \$100,000 to \$2,000,000
- LTV to 80%
- DSCR from .80
- FICO starting at 660
- Long-term and Short-term rent allowed
- Rural properties are eligible

Whether it's a single-family rental, condotel, or portfolio of SFR homes, DSCR Investor Solutions can be a key piece when it comes to your borrower's real estate investing needs.

Plaza's DSCR programs offer flexible solutions to help you and your clients achieve their real estate investment goals. Reach out to us today at hereforyou@plazahomemortgage.com or visit us at plazahomemortgage.com to get started!

plazahomemortgage.com



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