



# SHORT-TERM RENTALS ELIGIBLE FOR A DSCR LOAN!

Reach More Clients.  
Close More Loans.

## PROGRAM HIGHLIGHTS

- Purchase, Rate & Term Refi, Cash out
- DSCR = Gross income divided by PITIA/ITIA
- Max loan amount \$3,500,000
- 1 – 4 family properties and condominiums permitted
- 80% LTV for Purchase, Rate & Term Refi
- 70% LTV for Cash-Out Refi
- Down to 620 FICO
- Non-Warrantable Condos OK
- Business Purpose Available: Broker License may not be required
- Gift Funds allowed
- No Limit on Financed Properties
- Leasehold Properties are eligible (Condo Not Available)

Expand Your Market Reach to Clients who own and list short term rentals on short term rental platforms such as Airbnb, VRBO, VACASA, or others with our DSCR Investor loans.

Intended for use by real estate and lending professionals only and not for distribution to consumers.

RISE TPO, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: 866.328.8059 | RISE TPO is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888-473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125. Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VT, WA, WI, WV, and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). Copyright 2025. 08.18.25