

# DSCR FUSION

## Boosting Low Ratio Loans!

### Rental Income + Assets to Qualify

#### PROGRAM HIGHLIGHTS

- Qualifying Ratio:  $\text{Rental Income} + \text{Asset Utilization} \div \text{PITIA or ITIA}$
- Max loan amount \$2,500,000
- Asset you can use: 401K, Retirement Accounts, Cash in the bank, stocks, bonds, IRAs, Mutual funds
- 2-4 Unit properties and Condominiums permitted
- 80% LTV for Purchase, 75% for Rate & Term
- 70% LTV for Cash-Out Refi
- Down to 680 FICO
- Investment Properties only
- No limit on Financed Properties
- One borrower must meet experienced investor definition; any additional borrower can be inexperienced/FTHB
- Cash-Out can be used as reserves

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