COMMERCIAL REAL ESTATE

DSCR Rental Investment Property Loans

Fast, Easy Funding for Real Estate Investors



Tailored DSCR rental loan solutions for cash flowing investment properties whether you are buying a property or cashing out your capital in a refinance, we have loan options for you. Programs available for both long term rentals and short term rental properties including Airbnb and VRBO.

A DSCR loan (Debt Service Coverage Ratio) is primarily based on the cash flow of the property rather than the borrower's income. A traditional mortgage loan requires income verification, tax returns, and a debt to income (DTI) ratio. DSCR loans require none of these.

Loan programs available for employed, self employed, and non traditional income borrowers. Purchase, rate and term, and cash out refinance programs. Sub 1 ratio options available.

Basic Criteria – Individual

Here is what you need to qualify for a DSCR Rental loan:

MINIMUM FICO **640+**	PROPERTY TYPES **1 to 8 units**	PURCHASE AND RATE/TERM REFI **Up to 80% LTV**
CASH OUT REFINANCE **Up to 75% LTV**	TERM LENGTH **30 year fixed (P&I or IO), Hybrid ARMs (5, 7, and 10 year), interest only options available**	LOAN AMOUNT **From $50,000 to $3,000,000**
PREPAYMENT PENALTIES **0 to 5 years**	DOCUMENTATION **No tax returns required**	PROPERTY VALUES **Minimum property "as is" value thresholds may apply**

Long term and short term rental options available for foreign nationals.

info@eaglebendcapital.com • 216-312-6440 • eaglebendcapital.com

Eagle Bend Capital Financing • PO Box 19, 33501 Lake Rd, Avon Lake, OH 44012

Basic Criteria – Portfolio

Here is what you need to qualify for a Portfolio Rental loan:

INVESTOR PORTFOLIO **Minimum 3+ rental properties**	MINIMUM FICO **660+**	PROPERTY TYPES **Single family, multifamily, condo, townhome**
PURCHASE AND RATE/TERM REFI **Up to 80% LTV**	CASH OUT REFINANCE **Up to 75% LTV**	TERM LENGTH **3, 5, 7, 10, or 30 year options available including fixed rate, ARMs, fully amortizing, or interest only**
LOAN AMOUNT **From $250,000 to $50,000,000**	PREPAYMENT PENALTIES **0 to 5 years**	✓ Minimum property “as is” value threshold and occupancy rate may apply

Why DSCR Rental Loans?

- ✓ Qualify based on property cash flow instead of personal income
- ✓ No tax returns or traditional income documentation required
- ✓ Ideal for rental property investors and portfolio builders
- ✓ Flexible financing for short term and long term rentals
- ✓ Options for individual investors and portfolio scale investors

Why Work with Eagle Bend Capital Financing?

Eagle Bend Capital Financing offers the financing you need, when conventional lending sources cannot. We work with trusted lending partners to help real estate investors secure flexible DSCR rental financing solutions tailored to their investment strategy.

Get Started

If you would like to learn more about our DSCR Rental and Portfolio Loan solutions, or any of our other product solutions, contact us today.

QUESTIONS? GIVE US A CALL

216-312-6440

info@eaglebendcapital.com
eaglebendcapital.com