

# DSCR360

## LOAN PRODUCTS BROCHURE

### No W-2 Required. Qualify on Property Cash Flow.

Direct Lender | All 50 States | DSCR & Bridge Loans | Close in 5-7 Days

#### BRIDGE LOANS

4 Products

Fix & Flip | Construction  
Multifamily | Stabilized

#### DSCR TERM LOANS

3 Products

Single | Portfolios  
Multifamily Term

DSCR360 | NMLS #2687393 | Direct Lender - Not a Broker

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Rates, terms, and programs subject to change. Not a commitment to lend. For licensed CLO partners only.

- + No W-2 or tax returns required
- + Qualify on property cash flow (DSCR)
- + Close bridge loans in as fast as 5 days
- + Licensed in all 50 states
- + Loan amounts from \$100K to \$10M+
- + Short-term bridge & 30-year permanent options

## Fix & Flip

Bridge Residential

Short-term bridge financing for value-add residential and small commercial rehab projects. Fast close, interest-only payments during renovation period.

12-18 Month Terms

Up to 90% LTC

Interest-Only

Close in 5-7 Days

1-4 Unit + Small Commercial

## Ground Up Construction

Bridge New Construction

Finance new construction from raw land through certificate of occupancy. Draw schedule tied to construction milestones with flexible term options.

Up to 24-Month Terms

Up to 85% LTC

Draw Schedule

1-4 Units + Multifamily

Interest Reserve Available

## Multifamily Bridge

Bridge 5+ Units

Transitional financing for multifamily assets in lease-up, light renovation, or repositioning. Bridge to permanent DSCR or agency financing.

12-24 Month Terms

5+ Units

Lease-Up Eligible

Value-Add

Refi to DSCR Term

## Stabilized Bridge

Bridge Cash-Flowing

Bridge financing for stabilized, cash-flowing properties awaiting permanent financing. Fast execution when timing does not allow conventional closing.

6-24 Month Terms

Up to 75% LTV

DSCR  $\geq$  1.0

Residential & Commercial

Interest-Only

## Single Property Rental

DSCR Term 1-4 Units

30-year DSCR loans for single-family and 2-4 unit rental properties. Qualify on rental income alone - no W-2, no tax returns, no personal income verification.

30-Year Fixed

No W-2 Required

DSCR  $\geq$  0.75

1-4 Units

STR / Airbnb Eligible

I/O Option Available

## Rental Portfolios

DSCR Term Blanket Loan

Finance 5 or more single-family or small multifamily properties under one blanket DSCR loan. Streamline your portfolio and scale faster with a single close.

5+ Properties

One Loan, One Close

No Doc Required

Cross-Collateralized

30-Year Amort

## Multifamily Term

DSCR Term 5+ Units

Permanent DSCR-based financing for apartment buildings with 5 or more units. Qualify on net operating income - no personal income docs required.

5+ Units

No Income Docs

NOI-Based Qualification

25-30 Year Amort

Fixed & Hybrid ARM

Up to \$10M