



INVESTOR FINANCING · PRUE PORTER

DSCR Investor Checklist

Your FICO sets your leverage. The property qualifies — not your paycheck.

WHAT DSCR IS

$$\text{DSCR} = \text{Rent} \div \text{PITIA}$$

The **Debt Service Coverage Ratio** compares the property's monthly rent to its full monthly carrying cost (principal, interest, taxes, insurance, HOA). A ratio of **1.0 or higher** is the standard. Coming in at **0.75–0.99**? Deals can still close — with a stronger FICO and/or lower loan-to-value.

HAVE THESE READY — YOUR DEAL CHECKLIST

- ☐ **Property address + state** — the asset being financed
- ☐ **Purchase price** (or current value if it's a refinance)
- ☐ **Monthly rent** — actual lease rent, or expected market rent
- ☐ **Estimated PITIA** — principal, interest, taxes, insurance + HOA dues
- ☐ **Your FICO score range** — better credit = higher leverage
- ☐ **Entity / LLC** — buying in your name or your company's?
- ☐ **Reserves** — typically 3–12 months of PITIA set aside

NO

Income verification
No tax returns · No DTI

620+

Minimum FICO range
720–740 = best tiers

75–80%

Max LTV on purchases
65–75% on cash-out

44 + DC

States available
through West Capital

WHAT HAPPENS NEXT

- 1 You send the numbers** — rent + PITIA from the checklist above. Two figures, that's it.
- 2 I run your ratio** — and tell you honestly where your deal stands and what it can support.
- 3 We structure it** — FICO tier, LTV, and reserves mapped to the strongest close possible.

Send me rent + PITIA and I'll run your ratio.

Run your numbers: go.prueproperties.com/dscr
Call/Text (248) 781-3352 · prue@prueproperties.com



Prue Porter, Sr. Loan Originator, West Capital Lending, Inc. NMLS #2507384 · Company NMLS #1566096 · Equal Housing Lender. DSCR loans are for business-purpose investment properties only. This is not a commitment to lend. All loans subject to credit and property approval; terms and availability may change without notice.