HELOC DSCR

THE PROPERTY INVESTOR'S DREAM COME TRUE

The wait is over! Introducing the Home Equity Line of Credit (HELOC) Debt Service Coverage Ratio (DSCR) - where your rental income becomes your golden ticket to a revolving line of credit during the draw period.

Smart Features for Savvy Investors

- Maximum loan amount: $3 million
- Qualifying income is the subject property's DSCR*
- Minimum FICO: 700
- 30-years variable term with 3-year draw period with 3 years I/O
- No minimum DSCR requirement
- Maximum Loan-to-Value (LTV): 75%
- Applicable for Standalone 1st lien position
- Eligible properties: 1-4 unit properties, Planned Unit Developments (PUDs), Warrantable Condominium, Site Condominium
- First-time investors allowed
- Vesting in the name of Limited Liability Company (LLCs), partnership, and corporations allowed
- Non-permanent resident alien allowed

Don't let your hard-earned equity collect dust. Turn it into your next big opportunity today!

*DSCR is the ratio of the property's rental income and the Principal, Interest, Taxes, Insurance, and Association dues (PITIA) payment.
Being High Risk Loans, Non-QM loans may include higher interest rates, closing costs, interest-only periods, or prepayment penalties.
The housing and residential financing offered herein is open to all without regard to race, color, religion, gender, sexual orientation, handicap, familial status, or national origin.
On a HELOC DSCR 30-year fixed-rate purchase with loan amount $840,000 (at 70% LTV with 30% down payment and FICO 760), at an interest rate 7.925% with $4,135.32 discount points (Annual Percentage Rate: 8.239%), you will be required to make 360 equal monthly payments of $5,547.50 (which includes principal and interest only, so your actual payment, including taxes, insurance, and other property charges, will be higher).
The rates are effective as of 02/18/2026 04:01 p.m. ET and are subject to change without prior notice.
Interest-only mortgages allow you to pay only the interest on the money you borrow for the first few years of the mortgage (the "interest-only period"). If you make interest-only payments, then at the end of the interest-only period you will still owe the original amount you borrowed and your monthly payment will increase because you must pay back the principal as well as interest. Your payments could increase even more if you have an Adjustable Rate Mortgage (ARM) and interest rate increase.

Interested in Learning More? Contact Me Today!

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NEXA Mortgage