

HELOC DSCR – 5-8 Unit Program



Smart way for multifamily investors to access capital

This program offers investors a flexible revolving line of credit secured by 5-8 unit multifamily properties. By qualifying primarily on the property's cash flow through DSCR, it minimizes reliance on personal income and simplifies the approval process. Investors can draw funds as needed and pay interest-only on the amount used.

Program Highlights

- 1st lien Home Equity Line of Credit (HELOC)
- Maximum loan amount: \$2,500,000
- 5-8 residential units are allowed
- Purchase, rate and term refinance, and cash-out refinance options
- Minimum credit score: 700
- Maximum Loan-to-Value (LTV): Up to 75%
- Minimum Debt Service Coverage Ratio (DSCR): 1.10
- DSCR is calculated based on lower of the lease agreement or market rent provided by Appraiser
- 30-years variable term with 3-year draw period with 3 years I/O
- No prepayment penalties
- No income documentation is required
- Vesting in the name of entity is allowed

Being high-risk loans, DSCR loans may include higher interest rates, closing costs, interest-only periods, or prepayment penalties.

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 the interest rate increases.

On an HELOC DSCR 5-8 unit program 30-year variable rate purchase with loan amount \$1,050,000 (at 70% LTV with 30% down payment and FICO 760), at an interest rate 9.675% with \$4,869.90 discount points (Annual Percentage Rate: 9.922%), you will be required to make 360 equal monthly payments of \$8,465.63 (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.

 Interested in Learning More? Contact Me Today!



Andy Le

NMLS 2304409

Loan Officer

D: (469) 783-0680

andyle349@gmail.com

angelai.com/partner/andyle

1716 Liberty Ln

Mesquite, TX 75149

Branch NMLS 2738000



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