



Applicant:

Property Address:

To whom it may concern, the applicant _____ has applied or is in the process of applying for a DSCR loan through Focus DSCR inc. Debt service coverage (DSCR) loans are a financing option specifically designed for real estate investors. These loans are based on the investment property's ability to generate sufficient income to cover the principal, interest, taxes, and insurance (PITI). DSCR loans typically have lower minimum requirements for borrowers compared to traditional banks, and do not require personal income validation, tax returns, or a review of personal debt obligations.

Property Address:

Purchase Price:

Loan Amount Estimate <80%:

Loan Type: DSCR

Occupancy: Investment Non-Owner Occupied



The applicant _____ has reviewed and certifies that they along with the subject property meet the basic qualifications for a Focus DSCR loan. The applicant and property are subject to underwriting and due diligence and must remain in good standing.

- Mid FICO 660 or greater
- Minimum 6 months of reserves
- Down payment funds seasoned for minimum of 60 days
- Minimum loan amount \$75,000.
- Minimum property value \$100,000
- No major adverse credit history in the 36 months prior to applying.
- Not a first-time home buyer or owner occupied applicant
- The property is not located in an ineligible area or ineligible state
- The property is a 1–4 unit investment property

This letter has been automatically generated by the applicant based on information provided by the applicant, Focus DSCR Inc. makes no representation or warranties to the accuracy of the information provided by the applicant contained herein. Applicant(s) shall bear the full responsibility of the accuracy of documents requested from Focus DSCR Inc. All documents provided will be verified for authenticity and accuracy. Focus DSCR Inc. reserves the right to withdraw from the proposed transaction in the event any material risk or conditions are not met by the applicant(s). This letter is solely for the benefit of the parties hereto.

There are no unwritten or oral agreements. This letter is not an approval and does not guarantee a loan approval and is not a commitment for a loan in any terms. Rates, terms, qualification guidelines, and program availability are subject to change at any time. Make all offers contingent upon financing approval.

Warmest regards,

Focus DSCR Inc.

2121 Bethel Rd. Columbus, Ohio 43220

614-362-8701

Page 2 of 2

There are no unwritten or oral agreements. This letter is not an approval and does not guarantee loan approval and is not a commitment for a loan in any terms. Rates, terms, and program availability are subject to change at any time. Make all offers contingent upon financing approval.

Focus DSCR Inc. 2121 Bethel Rd. Columbus, Ohio 43220

Focus DSCR phone 614-362-8701