

DSCR

Let the Property Pay for Itself

No income documentation · No US credit required · Foreign nationals welcome

\$3M+

Max Loan

75%

Max LTV

\$0

Income Docs Required

60+

Countries Eligible

HOW IT WORKS

- **The property qualifies — you don't.** Rental income from the property covers the mortgage. No tax returns, no pay stubs, no US employment.
- **Investment properties and short-term rentals welcome.** AirBnB and VRBO income accepted across multiple programs.
- **Even cash-flow-negative properties can qualify.** Sub-1.00 DSCR programs available at reduced loan-to-value.

WHO IT'S FOR

- Non-US residents purchasing US investment property.
- No US credit score required — foreign credit profile accepted.
- No visa or SSN required — foreign passport is sufficient.
- Second home financing available on select programs.
- First-time investors eligible.

WHAT'S AVAILABLE

- Loans up to \$3,000,000.
- **Up to 75% financing on purchase.** No credit score required.
- Up to 75% on rate/term refinance.
- Up to 70% on cash-out refinance.
- **No minimum DSCR on select programs** at purchase \leq 70% LTV.
- **Reserve funds can stay in your foreign account.** No US transfer required on select programs.
- Wire directly to closing agent accepted.

Short-Term Rental Highlight

- AirBnB and VRBO income accepted — AirDNA market data used for purchase transactions.
- Up to 75% LTV on purchase for qualifying short-term rental properties.
- Income averaged over 12 months to account for seasonality.

Ready to move forward?

Speak directly with our lending team to get a same-day scenario review.

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