

# DSCR Loan Prep



This checklist is designed to help you gather all the necessary documentation for applying for a DSCR (Debt Service Coverage Ratio) loan for your investment property. Completing these forms and organizing these items ahead of time can significantly streamline your application and approval process.

## 1. Personal Financials

- ☐ Balance Sheet (up-to-date)
- ☐ Income Statement
- ☐ Cash Flow Statement
- ☐ Personal Credit Report

## 2. Property Financials

- ☐ Rent Roll (current, detailed)
- ☐ 12-month Operating Statement
- ☐ Maintenance Records (if applicable)
- ☐ Property Tax Statement

## 3. Loan Application Forms

- ☐ Completed Loan Application
- ☐ Loan Estimate (if received)
- ☐ Truth in Lending Disclosure (if available)

## 4. Tax Documentation

- ☐ Last 2 Years of Personal Tax Returns
- ☐ Last 2 Years of Property Tax Returns

## 5. Legal & Entity Documents

- ☐ Property Deed or Purchase Contract
- ☐ Lease Agreements (for all tenants)
- ☐ Property Insurance Policy
- ☐ Business License & Entity Operating Agreement (if property is held in LLC or Corp)

## 6. Optional / Supporting Items

- ☐ Third-party Appraisal (if already completed)
- ☐ Photos of Property (interior and exterior)
- ☐ Business Plan or Investment Strategy Summary

### Need help completing your DSCR loan application?

Contact Federal Hill Mortgage at 1 (800) 551-9198 or visit [federalhillmortgage.com](http://federalhillmortgage.com).

This packet is for preparation purposes only. Speak with your loan officer for an official application.

